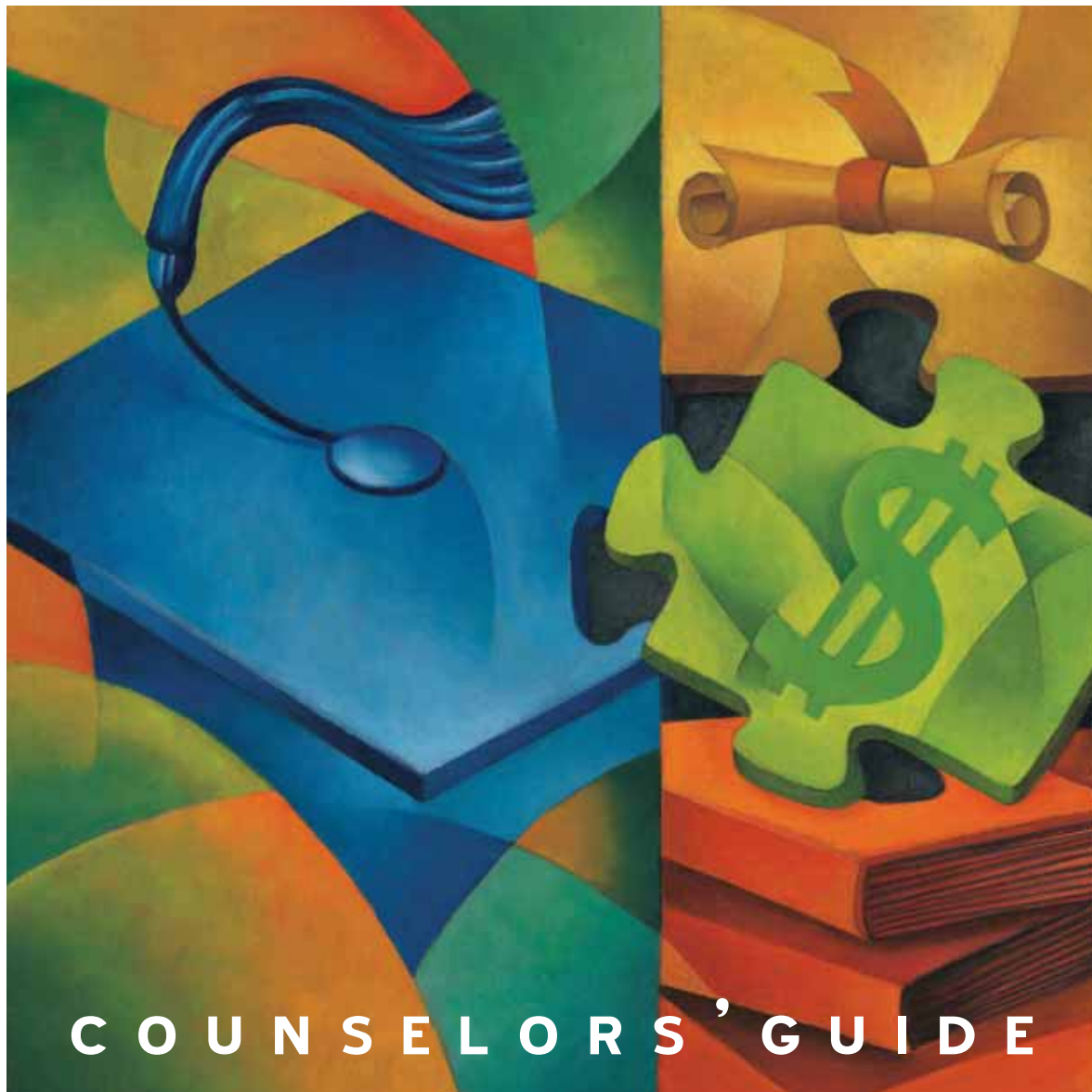


FUND *Your* FUTURE®

GRANTS, SCHOLARSHIPS, LOANS AND OTHER MONEY FOR COLLEGE

2008
2009

for school year



C O U N S E L O R S ' G U I D E



CALIFORNIA STUDENT
AID COMMISSION





We are pleased to provide the *Fund Your Future Counselors' Guide* to help you keep current on the major state and federal financial aid programs for college. This guide is a companion piece to our *Fund Your Future Financial Aid Workbook for Students* and the *Fund Your Future* brochure.

Inside you will find information on the student aid programs managed by the California Student Aid Commission. There is also a chapter on student aid offered by the U.S. Department of Education, including low-interest federal loans for students and parents administered by the Commission in partnership with EdFUND. For a summary of new policies, programs or other changes since last year, turn to page 3.

In the back of this guide, we offer three fact sheets that you can photocopy for your students:

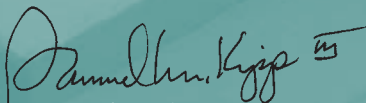
- Identity Theft
- Financial Aid for College, a two-page summary of the major financial aid programs in English and Spanish. You will find the fact sheet in Vietnamese, Mandarin, Tagalog, Korean, Armenian, Russian and Hmong at www.csac.ca.gov and www.edfund.org (select "Publications").
- Be Smart About Your Money

To stay on top of the latest news in student aid, be sure to sign up for our Internet listservs at www.csac.ca.gov and www.edfund.org. Starting this spring, look for updates on Cal Grants and other state aid programs for the 2008-09 school year.


We hope you find this booklet helpful. As always, please let us know how we are doing by e-mailing us at editor@csac.ca.gov.



Diana Fuentes-Michel
Executive Director
California Student Aid Commission



Dr. Samuel M. Kipp
President
EdFUND



QUICK RESOURCES

Cal Grants

www.calgrants.org

This student-focused Web site, sponsored by the California Student Aid Commission, provides information on Cal Grants and how to apply.

California State Aid and More

www.csac.ca.gov

The California Student Aid Commission's Web site covers the California state aid programs and how to apply for them, training opportunities and policy updates. You can also call the toll-free line for counselors at 888.294.0153 or e-mail School Support Services at schoolsupport@csac.ca.gov.

Cash for College Workshops

www.californiacashforcollege.org

Learn more about the free Cash for College workshops where students and parents can get help completing the FAFSA and other forms—and students can apply for a \$1,000 scholarship.

The FAFSA

www.fafsa.ed.gov

Here you will find FAFSA on the Web, the FAFSA on the Web Worksheet and federal school codes.

Federal Student Aid

www.federalstudentaid.ed.gov

To learn more about federal grants, loans and more. Or call toll free 800.4FED.AID (800.433.3243) or TTY 800.730.8913, or e-mail studentaid@ed.gov.

www.fsa4counselors.ed.gov

This U.S. Department of Education Web site for high school counselors offers helpful resources. College financial aid administrators can go to www.fsa4schools.ed.gov for additional information.

Federal Loans and Smart Borrowing Tips

www.edfund.org

EdFUND's Web site, for information on low-interest federal loans, strategies for smart borrowing and more.

www.edwise.org

EdWise®, the online financial planning tool that lets students calculate how much they can afford to borrow and repay.

College Costs and More

www.californiacolleges.edu

<http://collegenavigator.ed.gov>

Check out college costs, the percentage of students who receive financial aid and their average award and other facts for more than 7,000 schools nationwide.

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College in this guidebook refers to any college, university, graduate or professional school, career college, vocational or technical program, or any other educational institution beyond high school.



A LOOK AT **the Basics**

Tip

Students should apply for financial aid even before finding out if they have been accepted to college. Otherwise, they may miss out on scholarships, grants and other free money for education.

How to pay for college? Most likely, that is the big question facing many of your students and their families.

While most colleges expect students and their families to contribute toward their education, financial aid can help narrow the gap between a family's resources and college costs. The good news is that there is money for college or career training from the federal government, states, colleges and private sources.

Nearly two-thirds of all college students today receive financial aid. The most common types of aid are grants, scholarships, work-study and loans.

Grants are money students do not have to repay and are usually based on financial need. Federal Pell Grants and Cal Grants are the two largest sources of free money from the government.

Scholarships are also free money and are usually based on area of study or merit, such as good grades, high test scores, athletic or musical ability, or community service. Some scholarships may also consider financial need.

Work-study or student employment

programs—federal and college—let students earn money in a job on or off campus to help pay for their education.

Loans are borrowed money that must be repaid, usually with interest.

Most financial aid is based on financial need. To determine if they qualify, students must first complete the Free Application for Federal Student Aid, the FAFSA.

A number of state programs, colleges and scholarship organizations require additional applications as well as the FAFSA.

Financial aid funds are usually limited, so students should submit their FAFSA as soon as possible starting January 1. They may need to submit other financial aid applications before then for private scholarships or their college's student aid funds.



Make College a Reality

As a high school counselor, you can help students put college on their radar screen and identify ways to pay for it. Here are questions you can have your students think about:

- **What are their educational goals?** A vocational certificate, two-year associate degree, four-year bachelor's degree—or do they have their sights set on a graduate or professional degree?
- **What type of college would best meet their interests?** A public or independent university, community college, private career college or vocational program? They should also consider the size of the campus, location, urban or rural setting, campus culture, and athletic or arts opportunities.
- **Is the college or program a good investment?** Ask about the college's tuition and refund policies, academic and training programs, financial aid programs, faculty and facilities, and its graduates' success rate in finding jobs. They should also find out how many students complete their degrees at the college and how many of them transfer out.
- **Are there jobs in their chosen field and how well do they pay?** Some jobs and careers are more stable or higher paying than others. Students can learn more about hundreds of jobs, including required training, prospects and earnings, in the federal *Occupational Outlook Handbook* available online at www.bls.gov/oco or in libraries.
- **How much money will they need for college?** In addition to tuition and fees, they will need to pay for books, supplies and living expenses.
- **How will they pay for college?** Explore savings, grants, scholarships, loans, a job, or other options, such as AmeriCorps, which provides an educational award in return for volunteer service.

COLLEGE COSTS

Costs for all of California's colleges can be found at www.californiacolleges.edu. Costs for more than 7,000 colleges nationwide can be found on the U.S. Department of Education's Web site at www.collegenavigator.ed.gov. For each college, you will find the percentage of students who receive aid and the average amount of the awards as well as the percentage of graduating students who were offered jobs.

For a directory of college costs in print, Chronicle Guidance Publications offers three individual college data books—one each for four-year, two-year and career and technical colleges. The directories, about \$25 each, are updated every August. For more information, go to www.chronicleguidance.com or call 800.622.7284. The College Board's *College Handbook*, published each July and available for \$28.95, also provides current college costs. To order, go to www.collegeboard.com (select "Store" at the top left and request item #007832) or call 800.323.7155.

Help Students Protect Their Identity

Warn your students (and parents) not to give their Social Security number, bank account number or any other personal or financial information over the telephone or Internet. Students often fall victim to identity theft scams when they are caught unaware. The U.S. Department of Education, the California Student Aid Commission and other real companies will never contact a student by phone or e-mail to ask for personal or financial information.

In one scholarship telemarketing fraud scheme, individuals claiming to be with the U.S. Department of Education have been calling students and asking for their bank account or credit card information to charge a processing fee they say is required before receiving a federal grant. Students need to know that federal and state grants are *free*—there are no fees.

For more tips on preventing identity theft, see the fact sheet in the back of this guide.

ASSETS AND FINANCIAL NEED

The FAFSA asks for information about savings, stocks, mutual funds, real estate investments and trusts, in addition to income.

Students also report any education savings accounts owned by their parents (or them, if they are independent students), including Coverdell savings accounts, 529 college savings plans and the refund value of 529 prepaid tuition plans.

The FAFSA does not ask about home equity or the value of the family farm on which they live, or the value of any annuities, life insurance plans and 401(k), Keogh, non-education IRAs and other retirement funds held by the student or parent (but contributions to any tax-deferred pension or savings plan must be reported). However, some independent colleges require students and families to separately report other assets, including home equity, to determine eligibility for institutional financial aid.

What's New

High School Exit Exam

The California High School Exit Exam, the CAHSEE, became a graduation requirement for most California public high school students starting with the 2005-06 school year. If the CAHSEE was required for students to graduate, they must have passed the exam to qualify for a Cal Grant Entitlement or Cal Grant Competitive award. If students graduated before the CAHSEE requirement went into effect, they may qualify for a Cal Grant without having to pass the CAHSEE.

More Time to Meet Graduation Requirement

High school seniors now have until December 31 of the award year to complete the high school graduation requirement to be considered for a Cal Grant Entitlement award. Students who meet this deadline—and who meet all the other Cal Grant requirements—could start receiving their Cal Grant benefits the next school term. Turn to page 17 for more information.

New Graduation Certification Form

Before colleges can disburse funds to new Cal Grant Entitlement recipients, they must have on file either an authoritative documentation of high school graduation or a self-certification of high school graduation. High schools are not responsible for certifying the California High School Graduation Certification Form (G-8). The form is completed and certified by the student who then must forward it to his or her college. See page 17 for more information.

Appeals for Late GPAs

Cal Grant Entitlement applicants who were unable to submit their verified Cal Grant GPA until after the March deadline because of circumstances beyond their control can now appeal their Cal Grant denial. In a letter to the Commission, they must explain the circumstances beyond their control that prevented them from submitting their verified GPA by the deadline. For more information, see page 19.

FAFSA4caster

Sophomores and juniors can get an estimate of their eligibility for federal aid instantly and shorten the time it takes them to complete the FAFSA as seniors by using FAFSA4caster, a new online tool at www.federalstudentaid.ed.gov. See page 6 for more information.

Federal Pell Grant Increase

The maximum federal Pell Grant award is now \$4,800 as a result of the new College Cost Reduction and Access Act. The Act provides for built-in increases over the next four years. In addition, the federal rule known as "tuition sensitivity" has been eliminated. This rule had prevented some students at California Community Colleges from receiving the maximum Pell Grant award.

Interest Rate for Subsidized Stafford Loans to Drop

The College Cost Reduction and Access Act provides for lower interest rates on subsidized Stafford loans starting with new loans taken out after July 1, 2008. Turn to page 28 for more information.

New TEACH Grants

Students who plan to become teachers and teach a high-need subject at a high-need school may be eligible for the new federal TEACH grant of \$4,000 a year for tuition.

Quick TIPS

Tip

Students who have changed their status from noncitizen to "citizen" should be sure to inform the Social Security Administration. Otherwise, they may have to provide their college with proof of citizenship before they can receive federal or state aid.

- Every student should be encouraged to apply for financial aid. A change in family income, number of family members or the number of siblings in college, as well as a job loss, major medical bills or other hardship could affect the types and amounts of financial aid a student is offered.
- Financial aid covers not only tuition and fees, but also room and board, books and supplies, reasonable transportation costs and personal expenses. It may also pay for a computer and dependent care.
- Every California high school graduate who meets the Cal Grant requirements, meets any minimum GPA requirements, applies by March 2 of their senior year and graduates from a California high school is guaranteed to receive a Cal Grant. The guarantee extends to students who earn their GED and those who apply by March 2 the year following graduation.
- Students will receive most financial aid through their college. Colleges will first use the aid to pay for tuition, fees, as well as room and board, if provided by the school. Students will usually receive any remaining funds to pay for other college-related expenses.
- U.S. permanent residents and other eligible noncitizens qualify for most federal and state financial aid. Undocumented students may qualify for in-state tuition rates at California's public colleges and for a California Chafee Grant, if they also are or were in foster care.
- Students who will be delaying their studies until the spring should still meet the financial aid deadlines for a fall start.
- Students who are unsure if they will attend college full time or part time should indicate on their FAFSA that they will be attending full time because it is much easier to reduce financial aid awards than increase them.

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IMPORTANT THINGS TO KNOW ABOUT FEDERAL AND STATE AID

1. Submit the FAFSA
2. Submit any other forms or applications that may be required, such as a verified Cal Grant GPA
3. Demonstrate financial need
4. Have a high school diploma or its equivalent, complete a high school education in a state-approved home-school setting or pass an "ability to benefit" exam approved by the U.S. Department of Education (for federal aid only)
5. Be a U.S. citizen or an eligible noncitizen
6. Be a California resident (for most student aid)
7. Enroll in an eligible program approved by the U.S. Department of Education (correspondence courses must be part of an associate, bachelor's or graduate degree program)
8. Maintain satisfactory academic progress as determined by the college
9. Have a Social Security number (except for students from the Marshall Islands, the Federated States of Micronesia or Palau)
10. Register with the U.S. Selective Service (most males ages 18-25)

To learn more, go to www.federalstudentaid.ed.gov.

CITIZENSHIP

Citizens/nationals: U.S. citizens (those born in one of the 50 states, the District of Columbia, or abroad to a U.S. citizen), nationals (citizens of Puerto Rico, the U.S. Virgin Islands, Guam and the Northern Mariana Islands) and natives of American Samoa and Swain's Island are eligible for most federal aid; citizens of the Federated States of Micronesia and the republics of Palau and the Marshall Islands are eligible only for federal Pell Grants, Federal Supplemental Educational Opportunity Grants and Federal Work-Study.

Eligible noncitizen: a U.S. permanent resident who has a Permanent Resident Card (I-551 or I-151); a conditional permanent resident (I-551C); or a noncitizen who has an Arrival-Departure Record (I-94) from the Department of Homeland Security's U.S. Citizenship and Immigration Services with one of the following designations: Refugee, Asylum Granted, Parolee (the I-94 confirms paroled for a minimum of one year and status has not expired), or Cuban-Haitian Entrant. Those in the U.S. on an F1 or F2 student visa, a J1 or J2 exchange visitor visa, or a G series visa (pertaining to international organizations) are neither U.S. citizens nor eligible noncitizens and therefore are ineligible for federal aid.



Free TRAINING OPPORTUNITIES

Fall Workshops for High School Counselors

Each fall the Commission and EdFUND join with the California Association of Student Financial Aid Administrators to hold workshops throughout the state for high school counselors. These one-day workshops cover the major state and federal aid programs, including recent changes. To learn more, go to **www.edfund.org** (click on Schools, then Training and Workshops under Program Guidance).

Interested in having someone come to your high school to assist with your financial aid presentations? Contact the Commission at 916.526.7991 or e-mail outreach@csac.ca.gov.

EdFUND also offers training opportunities which you will find posted at **www.edfund.org** (click on Schools, then Training and Workshops under Program Guidance).

CSAC Training Academy for College Financial Aid Staff

Do you have a new employee or someone who needs in-depth training on the administration of Cal Grants? Is your Cal Grant "guru" retiring or moving on to other duties? Would you like the chance to get answers to your tough Cal Grant questions? Or would you like a professional to come to your campus to address your specific training needs?

The Commission's CSAC Training Academy offers both regularly scheduled Cal Grant workshops as well as customized, onsite training at your college. The beginning Cal Grant training sessions and the advanced Cal Grant training (for financial aid administrators with more than three years of experience working with the Cal Grant program) are held throughout the year at locations across the state. If you prefer, our trainers will come to your college and provide training and materials tailored to your needs, whether for one person or your entire staff.

You will find more information on the CSAC Training Academy at **www.csac.ca.gov** (click on "Schools," then "Colleges"). The Training Academy serves colleges that participate in the student aid programs administered by the Commission.



Keep Connected to Us Online

CSAC List Services

You can stay on top of news from the California Student Aid Commission by signing up on one of the Commission's listservs for counselors or financial aid professionals. To subscribe, simply log on to **www.csac.ca.gov** and select the Links option. The lists are secured with a user ID (students) and password (1SEC2001). If you have any questions, contact the Commission's Help Desk at 916.526.8989 or toll free 888.294.0148.

EdFUND LINK™

When you sign up for EdFUND LINK, you will receive current education news, training opportunities, reminders of upcoming deadlines, *NewSource*, EdFUND's newsletter for colleges, updates on publications and other information of interest.

Subscribing is easy. By e-mail, write to edfundlink@edfund.org. Or go to **www.edfund.org** (select Subscribe to EdFUND Link from Quick Links). You can also mail your request to EdFUND, Training and Policy Unit, P.O. Box 419045, Rancho Cordova, CA 95741-9045. If you have questions, please e-mail them to edfundlink@edfund.org or call 916.526.7321.



[The Financial Aid Process]

STEP 1

Completing the FAFSA

Tip

Students should ask each college they are considering what forms are required to apply for the college's financial aid programs and the deadlines. For some private scholarships, students may need to write an essay or be interviewed as part of the application process.

Tip

Students should try to submit the FAFSA as soon as possible starting January 1 and before their earliest financial aid deadline—and definitely before the March 2 Cal Grant deadline. Rather than miss a deadline, students should use estimates based on their 2007 federal tax return or payroll stubs.

FAFSA4caster Helps Students Plan Before Their Senior Year

Now sophomores and juniors can get an estimate of their eligibility for federal aid instantly and shorten the time it takes them to complete the FAFSA as seniors by using FAFSA4caster, a new online tool located at www.federalstudentaid.ed.gov. They will receive an estimate of their expected family contribution. Later, when they are ready to complete the FAFSA, their personal and financial information will be used to fill in close to half of the FAFSA's 100-plus questions. FAFSA4caster is available in English and Spanish. Students will need their Social Security number and about 30 minutes to answer the questions.

The FAFSA

Students must first complete the Free Application for Federal Student Aid to determine if they qualify for most financial aid from the federal government, states and colleges. The easiest and fastest way to do so is online using FAFSA on the Web at www.fafsa.ed.gov starting January 1. The FAFSA is available in English and Spanish. For a paper version of the FAFSA, students may call toll free 800.433.3243. Only one FAFSA needs to be submitted for each school year. Photocopies or faxes of the FAFSA will not be accepted.

To apply for aid for the 2008-09 academic year, students must submit the 2008-09 FAFSA. (Students who will be attending a college with year-round admissions and rolling starts should contact their college's financial aid office for assistance.)

The paper FAFSA cannot be submitted or signed before January 1, 2008. Paper applications received before then will be returned unprocessed. Students who date their FAFSA before January 1 but submit it after January 1 will receive an incomplete Student Aid Report that must be re-signed and dated.

To continue receiving federal and state financial aid, students must reapply every year. Students who submitted the online FAFSA the previous year can use their Federal Student Aid PIN to access their FAFSA at www.fafsa.ed.gov starting January 1 to update any information (there are no more Renewal FAFSAs). The U.S. Department of Education will send e-mail reminders in early January to students for whom they have an e-mail address. Otherwise, students will receive a paper reminder.

Other Applications

Students may need to complete other applications to apply for a college's own financial aid funds. For example, hundreds of colleges and scholarship organizations nationwide require the College Board's Profile. Unlike the FAFSA, the Profile costs money to complete and send to colleges. A limited number of fee waivers are awarded automatically to first-time college students from low-income families who also have few assets. The Profile is only available online at <http://profileonline.collegeboard.com>.

In addition, a number of California state aid programs require their own applications as well as the FAFSA.



Who is the parent?

What if a student's parents are separated, divorced or remarried—or he or she doesn't live with them? Here are some guidelines to share with your students:

- If a parent is widowed or single, answer the questions about that parent.
- If a widowed parent is remarried as of the day the student completes the FAFSA, answer the questions about that parent and the person his or her parent married (stepparent).
- Divorced or separated parents? Students should answer for the parent the student lived with more during the past 12 months. (If the student did not live with one parent more than the other, then answer for the parent who provided more financial support during the past 12 months, or during the most recent year the student received support.)
- Grandparents, foster parents, legal guardians or older brothers or sisters are not considered parents unless they have adopted the student.
- For the education-level question only, students should answer for their biological or adoptive parents.

As high school counselors or financial aid administrators, you may sign the paper FAFSA in place of parents for students if their parents are not in the United States and cannot be easily contacted, if their current address is not known or if they have been determined to be physically or mentally incapable of providing a signature. If students do not know where their parents are or if they left home due to an abusive situation, they may also contact their college's financial aid office.

For more information, turn to page 10, see the FAFSA instructions or call 800.433.3243.

Dependent or Independent

Whether students are considered dependent or independent will determine whose financial information they will need to report on the FAFSA, and in turn, the types and amounts of financial aid they may be eligible to receive.

Dependent students will need to include information on their parents' finances as well as their own. Independent students will be evaluated on their own (or with their spouse, if they are married).

Students are considered independent if at least one of the following situations describes them—not whether they live on their own, or if their parents no longer list them as a dependent on their tax return or feel it's not their responsibility to help them pay for college:

- They were born before January 1, 1985.
- Both their parents are deceased, or they are or were (until age 18) a ward or dependent of the court (includes foster youth).
- They are married as of the date they complete their FAFSA.
- They have children who receive more than half of their support from them.
- They have dependents (other than a spouse or children) who live with them and who receive more than half of their support from them now and through June 30, 2009.
- They are working on a master's or doctorate degree, or a graduate certificate at the beginning of the 2008-09 school year.
- They are a veteran of the U.S. Armed Forces (or will be veterans as of June 30, 2009), or they attended a service academy and were released under a condition other than dishonorable.
- They are currently on active duty in the U.S. Armed Forces for purposes other than training.

Tip

To make sure students receive all e-mails from the U.S. Department of Education regarding their FAFSA or Student Aid Report, they should add "FederalStudentAidFAFSA@cpsemail.ed.gov" to their address book or safe list. Also, they should be sure that their e-mail address is current and entered correctly on their FAFSA or SAR—and that their inbox does not get full. When they receive their SAR, the subject line will be "FAFSA Results—2008–2009 SAR." Students should also add "SchoolSupport@csac.ca.gov" to their safe list to receive correspondence from the California Student Aid Commission.

Professional Judgment for Overriding Dependency

A college financial aid administrator may make a professional judgment to override a student's dependency status and each student's file must contain appropriate documentation of his or her extenuating circumstances. For instance, students may be asked to submit a letter from a professional (for example, a counselor, pastor or psychologist), as well as a personal statement of their unique circumstances.

To help students through this process, encourage them to work with their college's financial aid office to find out what is needed. It is especially helpful if you can provide a private place and a telephone for their use. If there are circumstances one of your students (or you) feel should be considered, you or your student should contact the financial aid office of the college the student is most likely to attend. Find out what documentation is needed and how and when it should be submitted. If the financial aid office uses professional judgment to override the student's dependency status, usually it will submit the student's electronic FAFSA. (If possible, this determination should be made before the student submits his or her FAFSA.) The financial aid office will approve the dependency exception on the FAFSA.

The financial aid administrator who authorizes an override can do so only for his or her college. If the student attends another college, the financial aid administrator at the second college must use his or her own professional judgment to determine whether to override the student's dependency status.

Tip

Students do not need a PIN to complete the online FAFSA. They can select the "Sign Without a PIN" option to print the signature page or submit the FAFSA without a signature. If the signature page is not received within 14 days, students will receive a Student Aid Report without a calculated EFC. They will need to sign their SAR (as will one of their parents, if they are a dependent student) and return it before an EFC will be calculated.

FAFSA on the Web It's Easy, Fast and Secure

FAFSA on the Web is available at www.fafsa.ed.gov in both English and Spanish, starting January 1.

The online FAFSA uses skip logic, so students answer only those questions that apply to them with the help of built-in prompts. On-the-spot corrections mean significantly fewer errors, and there is also online help for each question. Students can also exchange live messages with a customer service representative during business hours.

The FAFSA can be saved for up to 45 days after each time the application is opened, so it does not need to be completed in one sitting. When students are ready, the FAFSA is transmitted to the federal processor within seconds, and they could receive their Student Aid Report within 72 hours if they provide an e-mail address and the required signatures.

Checklist

Students should:

- ☐ **Make sure they have a Social Security number.** If not, they can learn how to apply for one by going to www.ssa.gov. Students need an SSN to apply for most financial aid.
- ☐ **Apply for a PIN**, or personal identification number, ahead of time at www.pin.ed.gov to e-sign the FAFSA for faster processing.
- ☐ **If students are dependents, one of their parents should also get a PIN.** In a two-parent family, only one parent needs a PIN. Otherwise, the parent whose information the student is reporting on the FAFSA should get a PIN. (A Social Security number is needed to get a PIN.)
- ☐ **Complete the 2008-09 FAFSA on the Web Worksheet** at www.fafsa.ed.gov ahead of time. It lists the FAFSA questions in the same order as the online FAFSA.
- ☐ **Review the FAFSA carefully** and print out a copy for their records before transmitting it. Keep copies of all worksheets and other financial records if their college asks to see them.
- ☐ **Provide an e-mail address for faster processing.**
- ☐ **Use their PIN to electronically sign the FAFSA.**
- ☐ **Avoid peak hours.** Find faster response times before 8 a.m. and after 8 p.m.
- ☐ **Print and save the confirmation** they will receive by e-mail within minutes of transmitting their FAFSA. The confirmation will include an estimate of their EFC.
- ☐ **Follow up on the status of their FAFSA** at www.fafsa.ed.gov using their PIN even if they submitted the paper FAFSA.
- ☐ **Check their e-mail regularly** and look for messages from the U.S. Department of Education (FederalStudentAid) with the subject line "FAFSA Results—2008-2009 SAR."
- ☐ **Add and delete colleges** at www.fafsa.ed.gov using their PIN or by calling 800.433.3243. Students should wait until their first set of colleges has received their FAFSA information.

The FAFSA on the Web Worksheet

To make it easier to complete the FAFSA, students are encouraged to complete the FAFSA on the Web Worksheet first. It is available starting in late October, about a month before the paper FAFSA is released, so that students will complete it ahead of time instead of the paper FAFSA.

The worksheet lists all the questions in the same order as they appear on the online FAFSA, which differs from the paper FAFSA. Now that 95 percent of students submit their FAFSA online, the U.S. Department of Education would like to reserve the limited number of paper FAFSAs it does print for those students who are unable to submit the online version.

Keep in mind that the worksheet is not an official FAFSA and cannot be submitted for processing—and that students are not required to complete it.

You may order copies of the worksheet at www.fsapubs.org or download and print the worksheet at www.fafsa.ed.gov.



FEDERAL STUDENT AID PIN

When requesting a federal PIN at www.pin.ed.gov, students will need to provide their name, date of birth, Social Security number and mailing address. If requesting a PIN ahead of time, students now have the option of providing a challenge question to retrieve their PIN. Otherwise, the U.S. Department of Education will send an e-mail within one to three days, with a link to a secure Web site where students can find their PIN or mail it within seven to 10 days if no e-mail address is provided. (Students who do not respond to their PIN e-mail within 14 days will receive their PIN by regular mail.)

Students who are completing the online FAFSA at the last minute can get a PIN in real time to e-sign their FAFSA. If their Social Security number and name are later found not to match, they will need to sign their Student Aid Report before their FAFSA will be valid.

Those students who submit the FAFSA (online or on paper) and who do not already have a PIN will receive one automatically if certain personal data match, such as their Social Security number, name and date of birth.

PINs can only be requested online and should be kept confidential. PINs do not expire, but if students (or parents) do not use their PIN for 18 months, they will need to reactivate their PIN at www.pin.ed.gov.

Besides electronically signing their FAFSA, students can use their PIN to check the status and results of their processed FAFSA, make corrections to their FAFSA or Student Aid Report, request a duplicate copy of their Student Aid Report, access their Renewal FAFSA, view their federal student aid records at www.nslds.ed.gov, and sign their master promissory note, if they will be taking out a federal loan.

Parents may use their federal PIN to e-sign the FAFSAs of all their children.

Submit the FAFSA+GPA and Students Could Get \$1,000 for College

High school seniors who attend a California Cash for College workshop in January or February will not only get help completing the FAFSA and other forms, but they can apply for a \$1,000 scholarship. More than 350 scholarships are available. See page 35 for more information.

FREE HELP

Any help students need to complete the FAFSA is available for *free*—they should never have to pay for assistance. There are lots of resources to go to for help.

ON THE WEB

At www.fafsa.ed.gov, help is available for each question. Click on the Live Help button on each page during business hours and students can “chat” with a customer service representative. For help completing the paper FAFSA, students can go to www.studentaid.ed.gov/completefafsa.

PHONE

Students will find helpful staff, usually without a wait, by calling the Federal Student Aid Information Center toll free 800.433.3243 Monday through Friday up to 9 p.m. Pacific Time and extended hours on the weekend—or 319.337.5665 if they do not have access to toll-free numbers (TTY 800.730.8913 for those who are hearing impaired).

IN PERSON

At one of the more than 300 free California Cash for College workshops held across the state in January and February, students can get line-by-line help filling out the FAFSA and other forms. Also, encourage students to attend your school’s financial aid workshops.

Tip

The U.S. Department of Education reminds high school counselors and financial aid administrators that Federal Student Aid PINs are private and confidential and that you should never ask students or their parents for their PIN.



THE FAFSA: Frequently Asked Questions

Here are answers to common questions to help your students complete their FAFSA. You will find more at www.fafsa.ed.gov.

FOSTER YOUTH

Q: A student lives with her foster parents and their children. Are they her family members?

A: No. She is a family of one person and should report a family size of one.

Q: A student's foster parents receive CalWORKs assistance for her because she is a ward of the court. Is this her income?

A: No.

Q: When a foster youth turned 18 and graduated from high school, his court case was closed. Is he still an independent student even though he is no longer a ward of the court?

A: Yes. Students are considered to be independent if they are a ward of the court or were a ward of the court until they reached age 18.

Q: A student was a ward of the court at age 18 when he graduated from high school and went to live with his mother for two months. Did he lose his independent status?

A: No. Wards of the court maintain their independent status if they were wards of the court on their 18th birthday, regardless of who provides their support or where they live after they turn 18.

STUDENTS WHO HAVE DEPENDENTS

Q: If a student has a child, is she automatically independent?

A: No. She will need to show that she provides more than half of her child's support.

Q: What is meant by "more than half of their support?"

A: There is no exact dollar figure. Support includes money, gifts, loans, housing, food, clothes, car payments or expenses, medical and dental care, payment of college costs and more. Students must have some means of providing "more than half of their support" for their child or other dependent to answer yes to this question and their college may ask them to verify the source.

Q: Can CalWORKs assistance received by a student for her child count toward the "half support" test?

A: Yes. If she receives benefits (such as Social Security or CalWORKs payments) in her child's name, these benefits are counted as support for her child.

Q: A student provides more than half the support for her son, who does not live with her. Can she answer yes to question 51 on the FAFSA?

A: Yes, as long as she continues to provide more than half of her son's support between July 1, 2008, and June 30, 2009. She should be prepared to provide her college with documentation of her support.

Q: A student is expecting a child and has no other children. How should she answer FAFSA question 51?

A: If she expects her child to be born before or during the award year (July 1, 2008, through June 30, 2009) and she will provide more than half of her child's support from the child's projected date of birth to the end of the award year, she can answer yes. She should also be sure to include her child in the question on household size.

DIVORCED OR SEPARATED PARENTS

Q: A student's parents are divorced. Which parent's information does the student include on her FAFSA?

A: The parent she lived with the most during the past 12 months. If she did not live with one parent more than the other, she should report information for the parent who provided the most financial support during the past 12 months. If she did not receive any financial support from her parents during that time, then she should report information for the parent who most recently provided the most support. Support includes money, gifts, loans, housing, food, clothes, car payments or expenses, medical and dental care, payment of college costs and more.

Q: A student's parents are divorced and he lives with his mother, but his father claimed him as a tax exemption for 2007. Whose information does he report?

A: The parent he lived with the most during the past 12 months. The parent who claimed the student as a tax exemption is not a factor in determining which parent's information is required on the FAFSA.

Q: A student is reporting financial information about her mother, who has remarried. She knows the FAFSA says to report stepparent information, but a prenuptial agreement states that the student's stepfather will not pay any of her college expenses. What does she do?

A: She is required to include stepparent information if the parent whose information she is reporting has remarried by the time she submits the FAFSA. If she does not report her stepfather's information, her FAFSA will be invalid.

Q: A student's parents are divorced and he is living with his father. His father remarried New Year's Day 2008. Does he have to report his stepmother's 2007 income?

A: Yes, even though his father and stepmother were not married in 2007. When he completes the FAFSA, the term "parents" includes his stepmother.

OTHERS

Q: If a student is living with a guardian, should his guardian's financial information be listed?

A: No, only his biological or adoptive parents, or possibly a stepparent, should list their data.

Q: If a student's parents completed two years of college, does she indicate her parents have completed college?

A: No. Students should indicate that their parents "completed college" only if they received a bachelor's or higher degree.

Q: How does a dependent student complete the FAFSA if he has had no contact and no relationship with either his biological or adoptive parent?

A: He will need to request professional judgment for a dependency override from his college's financial aid office. He or you may contact the college to ask what documentation is needed (for example, notarized statements from other relatives verifying the lack of contact). The financial aid office will also interview him before making a decision. If the dependency override is approved, the administrator will sign his FAFSA. Each college makes its own professional judgment whether or not to override a student's dependency status, so he should start with the college he would most like to attend. If he decides to attend a different college, he will need to make another request of the new college.

Financial Need

To determine whether students are eligible for most federal and state financial aid, colleges will calculate their financial need based on the information they provided on their FAFSA. Financial need is the difference between a college's cost of attendance and what a student (and his or her family) can reasonably be expected to contribute.

Cost of Attendance

Each college has its own cost of attendance (sometimes called student budget) that includes tuition, fees, housing, food, books, transportation and personal expenses for the year. It may also include money for the rental or purchase of a computer. Colleges may also consider child care or other dependent care costs and additional expenses not already covered for students with disabilities.

Expected Family Contribution

The amount students and their families can be expected to contribute toward the year's college expenses is known as their expected family contribution, or EFC. The information students report on the FAFSA is used to calculate their EFC using a standard federal formula.

Whether students attend an expensive college or one with lower costs, their EFC will remain the same. However, they may be offered different types and amounts of aid because costs of attendance vary by college. In addition, some colleges have their own institutional funds to award or may have more college-based federal aid (Federal Supplemental Opportunity Educational Grants, federal Perkins loans or Federal Work-Study). Also, each college has its own awarding policies.

A student's EFC may or may not be what he or she eventually pays. For example, costs of attendance contain both direct (fees and tuition) and indirect (housing, food, transportation and personal) expenses. If a student spends less or more than the average indirect costs included in the cost of attendance, his or her actual contribution would change accordingly. Additionally, if a college is unable to meet all of a student's calculated financial need due to limited financial aid funds, his or her actual contribution could be more.

Some colleges use their own formulas and applications to calculate a second EFC to determine who receives their institutional financial aid dollars and may consider assets the FAFSA ignores, such as home equity.

EFC

For dependent students, their EFC will take into account:

- their income and their parents' income
- the current net value of their assets and their parents' assets
- the age of their older parent living in the household
- the number of family members in their household
- the number of family members other than parents in college in the coming academic year
- their state of legal residence
- their parents' state of legal residence

For independent students, their EFC calculation will be based on:

- their income and assets and, if married, their spouse's income and assets
- the number of children and other dependents in their family
- the number of family members attending college during the coming academic year
- their state of legal residence

Tip

Ask students to take a look at their e-mail address to make sure it is appropriate for corresponding with colleges, lenders, employers and others. If not, they may want to get another one that is more professional.

State Aid and Domestic Partnerships

When determining eligibility for state financial aid, California recognizes domestic partnerships. Students who are in a registered domestic partnership will be considered the same as married students in determining their eligibility for California state aid, including financial and residency requirements. Likewise, if their parents are in a registered domestic partnership, they will be considered the same as students with married parents. (Registered domestic partners are couples who have filed a Declaration of Domestic Partnership with the California Secretary of State's office and received a Certificate of Registration of Domestic Partnership. For information on domestic partnerships, visit www.sos.ca.gov/dpregistry.)

Initially, dependent students whose parents are in a domestic partnership should include information on their FAFSA only for the parent who provides more than half of their support; independent students who are in a domestic partnership should provide only their own financial and personal information. After receiving their California Aid Report, these students will need to go to www.csac.ca.gov to complete the Registered Domestic Partnership Reporting Form so that the Commission can further evaluate their eligibility for California state aid. (Eligibility for federal aid does not consider domestic partnerships.)

STEP 2

Reviewing the Student Aid Report

The Student Aid Report summarizes the information students (and their parents) provided on the FAFSA and lists their expected family contribution, or EFC, which is the number colleges use to determine their eligibility for financial aid.

Tip

Students who do not receive their SAR within three weeks, or who would like another copy, should call 800.433.3243 and follow the automated instructions. Students with PINs can go to www.fafsa.ed.gov to request a duplicate copy of their SAR, even if they submitted the paper FAFSA (they will need to provide their four-digit Data Release Number located at the top of their SAR).

Tip

Students who are offered a Cal Grant will receive a California Aid Report in the mail. See page 20.

Students should look for the number next to the “EFC” at the top of their SAR—there will not be a dollar sign. If there are any numbers after the EFC, even zeros, then their EFC was calculated. If there are no numbers, their SAR is incomplete and they must provide additional information or corrections before their EFC can be calculated. An EFC of 03400, for example, means that their EFC would be \$3,400 based on the information they provided on their FAFSA. Keep in mind that a student’s EFC may be more or less than what he or she eventually pays for college (see page 11).

Students should review their SAR for accuracy right away and follow the instructions if they need to make corrections. Corrections can be made online at www.fafsa.ed.gov, even if they submitted their FAFSA on paper, but most changes must be “signed” using their PIN (and the PIN of one of their parents, if they are dependent students). If students only need to change their address or the colleges they listed, they can do so by calling 800.433.3243.

The SAR—Online or On Paper

How students submit the FAFSA—online or on paper—and whether or not they include an e-mail address will determine the type of SAR they receive. Starting in 2008, students who submit a Spanish FAFSA will receive a Spanish SAR.

Online SAR: Students who submit the FAFSA online or on paper and provide an e-mail address will receive an e-mail with a link to their SAR information on the Web. Students who submit their FAFSA online and provide an e-mail address could receive their SAR within three to five days.

Paper SAR Acknowledgement: Students who submit the FAFSA online but do not provide an e-mail address will receive a paper SAR Acknowledgement. The paper SAR Acknowledgement will have all the information students reported on their FAFSA, but it cannot be used to make corrections—students will need to make corrections to their SAR online using their PIN at www.fafsa.ed.gov or request a paper SAR.

Paper SAR: Students who submit the paper FAFSA and do not provide an e-mail address will receive a paper SAR to make corrections—or they can use their PIN to make corrections at www.fafsa.ed.gov.

Verification

Each year the U.S. Department of Education randomly selects a number of FAFSAs for verification. Students whose applications are selected will have an asterisk next to the EFC on their SAR. A code will also be printed on the college’s ISIR. The college’s financial aid office will ask these students to verify the information they reported on the FAFSA, usually by asking for copies of their federal tax return or other supporting documentation. Some colleges ask all their students to provide this documentation to verify their eligibility for financial aid.

In addition, the California Student Aid Commission is required to verify a certain percentage of FAFSAs submitted by California Community College students who are applying for the Cal Grant Transfer Entitlement award.

Federal Tax Return Information

Colleges may ask students for copies of their (or their family’s) federal tax return to verify their financial aid eligibility. If students do not have copies of their return handy, federal tax return transcripts may be requested from the Internal Revenue Service by completing IRS Form 4506-T, which is available at www.irs.gov/pub/irs-pdf/f4506t.pdf or by calling 800.829.1040.

Tax return transcripts show most line items from a federal tax return as it was originally filed; tax account transcripts show any later changes made by either the filer or the IRS. Students should allow two weeks for delivery. If they cannot wait two weeks, they will need to contact their local IRS office. For emergency requests, documentation of the emergency is required—for example, a letter from a college financial aid administrator.

ISIR

Each college students list on the FAFSA will receive an Institutional Student Information Record, the ISIR, which is an electronic version of the student’s SAR. Using the ISIR, the financial aid office will determine each student’s financial aid eligibility by subtracting the student’s EFC from the college’s cost of attendance. The administrator will then put together a financial aid award package for eligible students.

The California Student Aid Commission will also receive the ISIRs for all students who indicate they are California residents and list at least one qualifying California college on their FAFSA to determine their eligibility for a Cal Grant and other California state aid.

STEP 3

Evaluating Financial Aid Offers

Eligible students should receive a financial aid offer by mail or e-mail from each college they list on their FAFSA. The offer will usually provide the college's cost of attendance for the year, the types and amounts of financial aid being offered, and the terms and conditions of each award. A response to the offer may be required, so it is important that students read their offers thoroughly.

The financial aid may be need-based, merit-based or a combination of the two, depending on the student's EFC, the availability of funds and the student's academic standing (for merit-based aid). Financial aid offers usually vary from college to college, and not all colleges are able to meet all of each student's calculated financial need.

Remind students that they:

- do not need to accept their entire aid package. However, if they do not accept the loan or work-study/student employment portion, the financial aid office usually will not be able to increase any grant or scholarship funds to offset the aid that was declined.
- need to let their college know whether they are accepting or declining an award before the college's deadline.
- must let their financial aid office know if their resources or expenses change, both before and during the school year. This includes advising their college of any outside scholarships or other financial aid they may receive.

Students who are applying to more than one college may want to wait until they have heard from each college before making a decision, but they should not wait so long that they miss important deadlines. Or, they may want to accept one college's offer while waiting to hear from other colleges. If so, students should be sure to let their first college know if they choose to attend another college so their aid can be offered to someone else.



Comparing Offers

A comparison of each college's financial aid offer can help students determine the relative merits of each. A quick way is to determine net costs by subtracting all the grant, scholarship and other free aid from the college's cost of attendance.

When comparing offers, students should ask:

- What is the college's cost of attendance for the year? Does it include all college costs and is it realistic?
- How much aid is being offered in grants and scholarships? Are they renewable each year? Will the dollar amount increase with tuition hikes? What are the terms and conditions? (For example, some colleges require scholarship recipients to maintain a certain GPA.)
- Are merit scholarships available? If so, how do they apply for them?
- If offered federal or college work-study or campus employment, how many hours will they be expected to work each week? What is the hourly pay rate? What is the availability of jobs? Are there any jobs related to their major or career goal?
- How much loan aid is offered? Are the loans subsidized or unsubsidized? What are the terms and conditions of each loan?
- Will the college apply outside scholarships toward their unmet need or reduce other aid? If other aid will be reduced, will the aid be self-help (loans) or free money (grants)?
- If grants, scholarships or federal loans do not cover their total calculated financial need, can they dip further into any personal assets, earn the remaining balance by working part time, look into other options or cut their expenses, or do they need to borrow more?
- Does the college offer a payment plan that allows them to pay tuition in installments?
- What is the average loan debt of the college's graduates overall—and of graduates in their major?
- What happens to their financial aid if they receive an outside scholarship?

A worksheet for evaluating financial aid offers can be found in the *Fund Your Future Financial Aid Workbook for Students*.

Tip

Financial aid administrators consider all sources of financial aid, including federal Pell Grants, Cal Grants, fee waivers, federal loans, tuition discounts and private scholarships, when putting together offers. In most cases, colleges will apply outside scholarships toward a student's unmet need or reduce other aid—outside scholarships will not replace a student's EFC.

[Cal Grants]

Cal Grants are the largest source of free money for college from the state and are administered by the California Student Aid Commission. They may be used at any University of California, California State University or California Community College, as well as most independent colleges, career colleges and vocational or technical programs in California.

THE CAL GRANT GUARANTEE

Every graduating California high school student who meets the minimum GPA and eligibility requirements, has financial need and applies by March 2, or by March 2 the year following graduation, is guaranteed a Cal Grant. The guarantee extends to students who receive their GED or who go to a California Community College and then transfer to a four-year college.

Tip

There are three kinds of Cal Grants—A, B and C—but students do not have to figure out which one to apply for. Their eligibility will be based on their FAFSA responses, their verified Cal Grant GPA, the type of California colleges they list on the FAFSA and whether they are a recent high school graduate.

To receive their Cal Grant awards, students must be attending college at least half time—six semester units or the equivalent. However, exceptions may be made for those students who are in their final term of a four-year program and need only a few credits to graduate.

The amount of the Cal Grant award depends on the type of Cal Grant and the type of school.

At California Community Colleges, which charge no tuition, Cal Grant-eligible students qualify for a fee waiver. The tuition portion of their Cal Grant A or B award will be held in reserve until they transfer to a four-year college. For Cal Grant recipients, their remaining award may be used to pay for books, supplies and living expenses.

At some colleges, Cal Grant awards may be used to attend summer sessions. However, summer-session Cal Grant payments will reduce a student's total four-year Cal Grant eligibility. Because there is a Cal Grant award ceiling, students may not have enough remaining Cal Grant benefits to assist them during their fourth year of college if they take advantage of the summer payment option.

Colleges that offer Cal Grants can be found at www.csac.ca.gov.

Cal Grant Eligibility

To be eligible for a Cal Grant, a student must:

- submit their FAFSA and verified Cal Grant GPA by the deadline
- be a U.S. citizen or an eligible noncitizen
- be a California resident now and at the time of high school graduation
- attend a qualifying California college
- meet any minimum GPA requirements
- have a Social Security number
- have family income and assets below established ceilings
- demonstrate financial need at his or her college
- be in a program leading to an undergraduate degree or certificate
- be enrolled at least half time
- not have a bachelor's or professional degree before receiving a Cal Grant (except extended Cal Grant A or B awards for a teaching credential program or other eligible five-year programs)
- have registered with the U.S. Selective Service (males ages 18-25)
- not owe a refund on any state or federal grant or be in default on a student loan

California Residency

Unmarried students under age 18 are legal California residents if a parent is a legal California resident as of the application deadline for the state aid program, or they have lived in California for two years with a responsible nonparent adult who is a legal California resident as of the application deadline.

Students whose parents are living out of the country are considered California residents if:

- they are under the age of 18 and have been living under the direct care and control of a California resident for at least two years as of the application deadline for the state aid program, or
- their parents have maintained their California residency during their absence from the state, or
- one of their parents is in the U.S. Armed Forces, stationed in California and on active duty as of the first day of their college class.

All married students, regardless of their age, and all unmarried students 18 or older must establish their own residency. If students will be 18 years old as of the application deadline for the state aid program, they must have lived in California for at least one year immediately before this date to be considered a California resident.



Cal Grants At a Glance

Cal Grants A and B

Cal Grants A and B are for students who are pursuing an undergraduate degree or selected career training, or who are completing undergraduate course work required for a professional degree for which no bachelor's degree is awarded. They may be applied to an international (study-abroad) program if it is officially registered at a California campus.

Students who qualify for both a Cal Grant A and B should weigh the advantages of each before choosing one.

Cal Grant A

- tuition and fees at four-year colleges (up to \$6,636 at a University of California campus, up to \$2,772 at a California State University campus and up to \$9,708 at independent colleges for 2007-08)
- requires a GPA of at least 3.0
- course of study must be for at least two academic years

Cal Grant B

- provides a living allowance of up to \$1,551, in addition to tuition and fee assistance in the same amounts as those for Cal Grant A
- most first-year students receive only the living allowance which may be used to pay living expenses, books, supplies and transportation, as well as tuition and fees
- a very limited number of first-year students who have exceptional financial need and a high GPA and who are among the most disadvantaged applicants may receive both the living allowance and the tuition and fee award (these students will receive a second California Aid Report)
- when renewed or awarded beyond the first year, students may receive the living allowance of up to \$1,551 as well as the tuition and fee award (same amounts as Cal Grant A)
- requires a GPA of at least 2.0
- course of study must be for at least one year

Cal Grant C

Cal Grant C is for students who are pursuing a career or technical education. Course work must lead to a recognized career goal—a diploma, associate degree, license qualification or certificate—which indicates at least an entry-level job skill.

Here is a quick look at Cal Grant C:

- up to \$576 for training-related costs, including required tools, special clothing, books, equipment and supplies
- up to \$2,592 in tuition assistance for those who attend a school other than a California Community College
- course of study must be at least four months
- funding is available for up to two years, depending on the length of the program, if students maintain satisfactory academic progress
- may be used to take selected courses at a community college, independent or private career colleges, or selected hospital-based programs
- transferable to another Cal Grant C-eligible school

Cal Grant Transfer Entitlement

These Cal Grants are for community college students who will be transferring to a four-year college and who did not receive a Cal Grant within one year of graduating from high school. To qualify, students must:

- have graduated from a California high school after June 30, 2000, and have been a California resident when they graduated from high school
- have at least a 2.4 community college GPA (of at least 24 semester units or the equivalent), meet the Cal Grant eligibility requirements, be under 28 years old as of December 31 of the award year, and apply by the March 2 deadline before the fall term when they plan to transfer

Students should also be sure to register with their community college's Transfer Center to make sure they meet the admissions requirements for the college to which they will be transferring and to make the most of their financial aid awards.

Tip

Some California colleges require students to apply for a Cal Grant before considering them for other federal and college-based student aid.

WHAT'S THE DIFFERENCE BETWEEN "Entitlement" and "Competitive" Cal Grants?

Cal Grant A and B **Entitlement** awards are guaranteed for every high school senior who has at least a 2.0 GPA, meets the requirements and applies on time—by March 2 of his or her senior year or the year following graduation. The guarantee extends to California Community College students who graduated from a California high school after June 30, 2000, who were California residents when they graduated, and who meet the Cal Grant requirements when they transfer to a four-year college.

Other students who are eligible for a Cal Grant but are not high school seniors or recent graduates may compete for a Cal Grant A or B **Competitive** award. These awards are the same as Cal Grant Entitlement awards except that they are not guaranteed. A limited number of Competitive awards are available—half are set aside for students who apply by the March 2 deadline and meet the requirements, and half are for California Community College students who meet the requirements and apply by the September 2 deadline. The eligibility requirements for the Cal Grant Competitive awards are geared toward nontraditional students and take into account not only GPA, but also time out of high school, family's income, parents' educational levels, high school performance standards and other factors, such as whether the student comes from a single-parent household or was a foster youth.

How to Apply: The FAFSA + Verified Cal Grant GPA

Tip

Making corrections to the FAFSA will not hold up a student's eligibility for the Cal Grant Entitlement awards, but it could for the Cal Grant Competitive awards. Encourage students to submit their FAFSA and verified Cal Grant GPA as soon as possible starting January 1 and to submit any corrections by early March.

Tip

If students are ineligible for a Cal Grant one year, that does not mean they will be ineligible in subsequent years. Encourage them to reapply. Their GPA may be higher if it includes their senior year grades, or they may consider re-establishing their GPA by attending a California Community College. In addition, income and asset maximum amounts are adjusted annually.

Students apply for a Cal Grant by submitting the FAFSA to the federal processor and their verified Cal Grant GPA to the California Student Aid Commission no later than the March 2 postmark (and electronic submission) deadline. GPAs must be certified by the high school, but once certified, they may be sent electronically by high schools or mailed by students or high schools.

High school students must apply for a Cal Grant A or B Entitlement award between January 1 and March 2 of their senior year, or within one year of graduating or receiving their GED.

Students who plan to attend a California Community College in the fall should also apply for a Cal Grant by March 2, even though they have a second deadline of September 2. The number of Cal Grant Competitive awards available for those who apply by September 2 is very limited, so encourage all your students to meet the March 2 deadline.

Cal Grant GPA Verification Form Online

The Cal Grant GPA Verification Form is available online at www.calgrants.org (select "Forms and Deadlines") or www.csac.ca.gov (select "GPA Verification Form"). The form can be filled in online or, if students prefer, they can print the form and fill it in by hand. In both cases, students must give their form to a school official to complete the GPA information before mailing it to the Commission.

You can still upload large numbers of GPAs at one time or input just a few using WebGrants, or go online and complete a form for each student and then print and mail them to the Commission.

Cal Grant Supplement

Students who are eligible for acceptance at the first Cal Grant C-eligible school listed on their FAFSA will receive a Cal Grant C Supplement form as part of the competitive application process. The Supplement must be completed by the student, endorsed by the appropriate school representative or the student's employer, and returned to the Commission by the deadline. Supplements are scored with an emphasis on educational background, vocational experience, aptitude and an endorsement from a professional. Additional points come from the student's GPA. A counselor's review of the completed Supplement is recommended.

Missed the March 2 deadline?

Students who miss the March 2 Cal Grant deadline should still submit their FAFSA to apply for a federal Pell Grant and other federal and state grants, federal loans and other student aid.

Cal Grant Income and Asset Ceilings

All students are encouraged to apply for a Cal Grant, even if their family's income and assets are above the ceilings, or maximum amounts. Many things can happen between the time students submit their FAFSA and the start of school that can change a family's situation, including a medical emergency, job loss or other hardship.

Income includes the student's or family's total taxable and nontaxable income, as reported on the FAFSA. Home equity, retirement savings and certain other assets are not reported on the FAFSA and so are not counted. Cal Grant income and asset ceilings are adjusted each year. Ceilings for 2008-09 will be available in November 2007 at

www.csac.ca.gov.

GPA E-Mail Reminder

Those students who submit a complete FAFSA by the end of January but who do not have a verified Cal Grant GPA on file will receive an e-mail from the Commission reminding them to submit their GPA by the March 2 deadline.

The e-mail asks students to follow up with their school to make sure the Commission receives their verified GPA by March 2—either electronically or on the Cal Grant GPA Verification Form.

The e-mail acknowledges that some schools may be in the process of submitting GPAs electronically but encourages students to still follow up with their school. If your school submits GPA data for all your students at one time, we encourage you to do so early to reduce the number of last minute inquiries from students.

TOLL-FREE LINE HELPS STUDENTS TRACK APPLICATIONS NOW, AWARDS LATER

Students can call toll free 888.224.7268 anytime, select from a menu of options and listen to an update regarding their Cal Grant or Chafee Grant application. They can learn the status of their FAFSA or verified Cal Grant GPA, whether they received a grant, and if so, the amount of their award. If they still have questions and are calling during business hours, they can request to be transferred to a student support representative.

WEBGRANTS FOR STUDENTS

For fast answers to questions about their Cal Grant or Chafee Grant application or award, students can use WebGrants for Students at www.csac.ca.gov or www.calgrants.org. When they first log on, they will be invited to set up their own secure account which they can then use any time, around the clock, during the application process, and for as long as they have a Cal Grant or Chafee Grant. Students can also see if their GPA has been received, print a copy of their California Aid Report, review any Cal Grant payments that have been posted by their school, and make a change of address or school.

The High School Exit Exam

The California High School Exit Exam, or CAHSEE, is a graduation requirement for California public high school students. Most students must pass the exit exam to be eligible for a diploma.

To qualify for a Cal Grant Entitlement award, students must be a high school graduate or the equivalent. They should submit the FAFSA and their verified Cal Grant GPA whether or not they have passed the CAHSEE. If they do not pass the exam (and they were required to do so), they cannot be considered for a Cal Grant Entitlement award, but they can be considered for a Cal Grant Competitive award.

More Time to Meet Requirement

High school seniors now have until December 31 of the award year to pass the CAHSEE and complete their high school graduation requirement to be considered for a Cal Grant Entitlement award. Students who meet this deadline—and who meet all the other Cal Grant requirements—could start receiving their Cal Grant benefits the next school term. Students who are otherwise eligible for the Cal Grant Entitlement award but who do not meet the high school graduation requirement by December 31 will need to reapply by the following March 2 application deadline.

If you know of students who may have become eligible for a Cal Grant Entitlement award during the summer or fall by meeting the high school graduation requirement and successfully completing the CAHSEE, please have them write a letter of appeal asking the Commission to reconsider their Cal Grant application. They should include proof of their high school graduation, or its equivalent, with their letter.

Graduation Certification Form

Before colleges can disburse funds to new Cal Grant Entitlement recipients, the Commission must have on file confirmation from the student's high school or college that the student graduated from high school. Students who do not have a school certification on file will be asked to self-certify by using WebGrants for Students or completing the California High School Graduation Certification Form (form G-8).

Colleges that currently require proof of high school graduation as part of their admissions process will be allowed to forward the information to the Commission using WebGrants. High schools must use the School of Origin Report to indicate students who have not completed all graduation requirements as of the time they file the report. The form can be downloaded from WebGrants. If you have any questions, contact School Support Services toll free at 888.294.0153.

Renewing Cal Grants

To continue receiving their Cal Grant, students must complete the FAFSA each year, but they do not need to submit their verified Cal Grant GPA. Their financial aid eligibility will be evaluated by the campus they will be attending, and they should be sure to list that college on their FAFSA.

If students will be transferring to another college, they must notify the Commission using the Grant Record Change Form for Students (form G-10) or the Renewal Recipient Change Form attached to the Cal Grant renewal letter, or they may ask their school to notify the Commission directly.

Cal Grants will be renewed if students show financial need of at least \$100. In addition, students must have maintained satisfactory academic progress (attended classes regularly and kept their grades up), remained eligible for their academic or vocational program. In addition, the Commission must have received appropriate payment transactions from the school.

Dollar amounts for Cal Grant awards may be adjusted each year if a student's eligibility for financial aid changes or if state budget allocations for financial aid change.

Students may receive Cal Grant A and B awards for up to four years if they are awarded for the students' first year. Cal Grant B recipients who attend a college other than a California Community College will have their award increased to cover all or part of the cost of tuition and fees, in addition to living expenses, after completing their first year of college.

Cal Grant C awards may be continued for a second year without a formal renewal process for students who have not completed their course of study.

Fifth-Year Cal Grant Awards

Students enrolled in specialized degree programs that require five years or in teaching credential programs may receive their award for up to five years. To qualify for this additional year, the program must be designated by the college and recognized by the Commission as a mandatory five-year program. For a list of designated five-year programs, go to www.csac.ca.gov/pubs/forms/grnt_frm/G-42.pdf.

To receive their award for the fifth year, students in teaching credential programs must complete the Request for Cal Grant Benefits Teaching Credential (form G-44); other fifth-year students must complete the Request for Cal Grant Fifth-Year Benefits (form G-42). Both forms are available at www.csac.ca.gov.

Tip

Students who receive a Cal Grant are placed at the educational level verified by the college where they receive their first grant payment. Their remaining eligibility will be established accordingly. For instance, first-year students would receive funding for four years if they continued to meet the requirements.



Tip

Students who plan to attend a California Community College are encouraged to apply for a Cal Grant by March 2. They can use their Cal Grant B or C for books and supplies and reserve their Cal Grant A for up to three years until they transfer to a four-year college. Students who do not receive a Cal Grant before going to community college may apply for a Cal Grant Transfer Entitlement award by March 2 before the fall term when they will be transferring to a four-year college.

Using Cal Grants Wisely Reserve Grants

Students who receive a Cal Grant A award but choose to attend a California Community College first will have their award reserved for up to three years until they transfer to a four-year college. (To reserve their award for the third year, they must make their request in writing.) Those who list a California Community College on their FAFSA as their first California college will automatically have their Cal Grant A held in reserve.

To activate their Cal Grant A Reserve Grant (also called a Community College Reserve Grant), students must notify both the California Student Aid Commission and their four-year college before transferring. Their grants will not be activated automatically.

Cal Grant B recipients may use their living allowance to pay for books, housing, food and other costs while attending a community college. The tuition and fee component of their award will be held in reserve because they will qualify for a community college fee waiver. In addition, community colleges do not charge tuition.

To receive their Cal Grant Reserve Grant, students must be certified as having financial need at their four-year college at the time they transfer and have remaining Cal Grant eligibility.

For every year they attend full time, students will be using a year of Cal Grant eligibility. Generally, students use two years at a community college and the last two years of eligibility at a four-year school. If students remain at community college for three years, they must contact their college's financial aid office about requesting a leave of absence no later than the first day or two of their third year of college. The leave of absence allows students to put their award on hold for one school year. (To continue receiving a fee waiver for the third year, they must complete the fee waiver application.)

Leave of Absence

Cal Grant recipients who postpone college, or who will not be attending at least half time during part of the school year, must request a Cal Grant leave of absence. This policy is especially important for students who will be taking longer than four years to complete their education.

Students may leave their award on hold for up to one academic year, although exceptions may be granted through the Commission's appeal process. Students who are on active duty in the U.S. Armed Forces may have their Cal Grant award deferred for up to three years by completing a G-12 Deferment Request Form, available at www.csac.ca.gov.

As long as students attend the minimum number of required terms each year, their Cal Grant will be eligible for renewal. Students attending semester colleges must attend at least one semester per year; those at colleges on the quarter system must attend at least two quarters per year.

Students whose colleges report partial or full payment for a term in which they eventually request a leave of absence will have their eligibility for future benefits reduced accordingly.

Calculating Cal Grant GPAs

Grade point averages for Cal Grant eligibility are calculated on a 4.00 scale (to two decimal places) and include failing grades for courses that have not been repeated before the verified Cal Grant GPA is submitted. (For repeated courses, the last grade received must be included, even if it is lower than the original grade.) Extra weight is not added for honors or advanced placement classes. Schools must calculate Cal Grant GPAs using the same method for all their students.

Current high school seniors: All grades from sophomore and junior years that count toward high school graduation, except those for physical education, Reserve Officers Training Corps and remedial courses (any course work that is not counted toward high school graduation); and summer school grades earned following sophomore and junior years.

High school graduates: All grades from sophomore, junior and senior years of high school, including summer sessions, that count toward graduation, except those for PE, ROTC and remedial classes.

College students: For students who have completed at least 24 degree-applicable semester units, 36 quarter units or the equivalent at any postsecondary institution, their Cal Grant GPA will be calculated using grades from all college course work completed as of the date their college certifies their GPA.

Re-established GPA

To improve or re-establish a GPA to apply for a Cal Grant B award only, students may use their California Community College GPA instead of their high school GPA if it is higher and at least 2.0. The GPA must be based on at least 16 but less than 24 cumulative degree-applicable semester units of degree credit of academic course work taken at a California Community College.

Students Without GPAs

Students who were home-schooled, graduated from a school that does not provide grades or who attended a school that is not accredited by a regional accrediting agency or does not have a course list approved by the University of California, must submit their GED, SAT or ACT test score. Students who have a GPA that is more than five years old may also submit their SAT or ACT score.

Copies of official test scores must be submitted with the paper Cal Grant GPA Verification Form—they may not be submitted on CD-ROM or by other electronic means. Students should be sure to take their required tests early enough so that their results can be submitted to the Commission no later than the Cal Grant deadline.

Submit Verified GPAs for All Your Students

You are encouraged to use WebGrants to submit verified GPAs for all your graduating students, as well as for students who graduated the previous year. It is never to any student's disadvantage. For Cal Grant C, even GPAs below 2.0 will contribute points toward a student's overall score for an award.

If you submitted a GPA for a high school senior using only sophomore and junior year grades, but the student did not receive a Cal Grant, the GPA can be calculated including senior year grades and submitted for the September 2 application deadline, or the March 2 application deadline the following year.

All students who are applying for a Cal Grant Entitlement award have the opportunity to make corrections to their GPA if it was calculated incorrectly. Corrections, however, can be made based only on those grades that would have been available at the time of the March 2 deadline. After March 2, students can submit a new GPA (not a correction) by the September 2 deadline to be considered for a Cal Grant Competitive award using additional completed course work. Students who wish to be reconsidered for a Cal Grant Entitlement award must reapply by March 2 of the year following graduation.

GPA Verifications Dos and Don'ts

If your school submits verified Cal Grant GPAs electronically to the Commission, your students do not need to submit their own GPA Verification Form. If your school does not do so, your students will need to submit their own verified Cal Grant GPA using the paper Cal Grant GPA Verification Form, available online at www.calgrants.org and www.csac.ca.gov.

Verified GPAs must be submitted to the Commission by March 2 (or by September 2 for students who make a late college decision and plan to attend a California Community College), whether they are submitted on CD-ROM, paper or electronically.

To avoid the most common GPA verification errors, be sure to:

1. Complete and sign the school certification ("For School Use Only" section).
2. Include the student's Social Security number. Without one, or with an incorrect one, verified Cal Grant GPAs cannot be matched to FAFSAs.

Forms with these mistakes will not be accepted.

The Commission will accept GPAs only from high schools that are currently accredited by the Western Association of Schools and Colleges. If your school is not currently WASC accredited, your students must submit a GED, SAT or ACT score to the Commission by the March 2 Cal Grant application deadline.

Use WebGrants to Report GPAs

Reporting your students' GPAs electronically is now easier than ever with WebGrants.

Schools that submit GPAs through WebGrants can verify that the GPAs were processed by the Commission by viewing the GPA Summary Report accessible on the Report Download Page on the Data Transfer menu. This report is a list of all GPAs certified and processed for the application year.

If your school is not using WebGrants, sign up today. To receive a user ID and password for WebGrants, please complete the Web Grants High School System Administrator's Access Request Form (form 01-S002) and the WebGrants Information Security and Confidentiality Agreement (form 01-S001). These forms are available at www.csac.ca.gov (click on "Schools").

You will find a user guide on the WebGrants page (click on Help) with step-by-step instructions. For assistance or questions regarding WebGrants, please e-mail the Commission's Help Desk at csachelpdesk@csac.ca.gov, or call toll free 888.294.0153 or 916.526.8989.

The Commission also offers training sessions via Webcast in January and February if you would like to learn how the electronic GPA upload process works.

All GPAs received for the March 2 deadline will be carried over for the September 2 Cal Grant competition. If you have students whose GPAs will change because they include senior year course work, you will need to certify and submit the new GPA.

Concerned about the release of GPA information due to privacy issues?

You will find authorization forms (Cal Grant GPA Information Release Form G-28) that release you from confidentiality issues pertaining to Social Security numbers at www.csac.ca.gov (select "Schools," then "High Schools," then "GPA Verification Information," then "GPA Release Form").

Appeals for Late GPAs

Cal Grant Entitlement applicants who were unable to submit their verified Cal Grant GPAs until after the March deadline because of circumstances beyond their control can now appeal their Cal Grant denial. To receive consideration, students must have submitted the FAFSA by the March 2 deadline. To appeal, students must submit a completed Late GPA Explanation Form to the Commission explaining the circumstances beyond their control which prevented them from submitting their verified GPA by the deadline. The Commission will send applicants the form.

These students will also need to have their Cal Grant GPA verified using the Late Cal Grant GPA Verification Form, which can be downloaded from www.csac.ca.gov/doc.asp?id=1298. The Commission must receive both forms by May 16, 2008.

Students whose appeals are accepted will be notified by the Commission in July. The GPAs for those students whose appeals are not accepted will be kept for the September 2 Cal Grant award selection. Schools continue to have the option to appeal on behalf of students.

Tip

Your school or your students may submit verified Cal Grant GPAs to the Commission starting November 1 and up to the March 2 Cal Grant deadline. The Commission begins making new Cal Grant Entitlement awards for the upcoming school year as early as January for qualified students who have submitted both the FAFSA and their verified Cal Grant GPA.

Tip

Students who submitted both the FAFSA and their verified Cal Grant GPA by the March 2 deadline but do not receive a California Aid Report or a letter by April 30, or those who have questions, should go to WebGrants for Students at www.csac.ca.gov or www.calgrants.org, call 888.CA.GRANT or e-mail studentsupport@csac.ca.gov.

California Aid Report

Students who submit the FAFSA and their verified Cal Grant GPA by the March 2 deadline will receive a California Aid Report, if they are selected for an award. The CAR is a letter from the California Student Aid Commission with an estimate of their Cal Grant award and a listing of up to three California colleges at which they can use their Cal Grant (the first three California colleges out of the colleges they listed on the FAFSA). Their college will verify their Cal Grant eligibility and the award amount. If students need to make corrections, such as a college change, they should use the New Recipient Change Form that came with their letter or go to WebGrants for Students at www.csac.ca.gov or www.calgrants.org.

The Cal Grant ID number located at the top of the report indicates the type of grant—numbers beginning with an “E” are Entitlement grants and those beginning with a “C” are Competitive grants. (Students may be asked for their Cal Grant ID number later for identification purposes, so they should keep their CAR handy.) They will also receive material explaining their rights and responsibilities as a Cal Grant recipient. Students should review their CAR (or corrections letter) for accuracy and respond promptly if necessary.

Students who submitted both the FAFSA and their verified Cal Grant GPA but were not awarded a Cal Grant will receive a letter explaining why. Those who submitted only the FAFSA and no GPA—and are not pursuing a career or technical education—will not receive a letter because they did not meet the Cal Grant application requirements.

Students who are pursuing a career or technical education are not required to submit their verified GPA, but they are encouraged to do so. These students will receive a letter and a Cal Grant C Supplement form to complete.

Students who plan to attend a California Community College in the fall and submitted both the FAFSA and their verified Cal Grant GPA by the September 2 deadline will receive a letter in early October with information on their eligibility for a Cal Grant.

Student Aid Report Corrections

Cal Grant Entitlement Award High school seniors or recent graduates who are applying for a Cal Grant Entitlement award should submit their FAFSA and verified Cal Grant GPA early so that they can review their SAR and make any corrections, if needed, as early as possible. However, those students whose SAR is incomplete or has errors may have an opportunity to correct the information after the deadline. GPA corrections from schools are also allowed. Since early notification of financial aid eligibility is desirable, students must carefully review and update their SAR and promptly respond to any correspondence from the Commission on the status of their application. Entitlement Cal Grant consideration will be put on hold for students who do not list a California college, do not list California as their state of residence, leave the question blank or indicate residency outside than California.

Students who make corrections to these questions by indicating they are California residents will be re-considered for an Entitlement Cal Grant award.

Cal Grant Competitive Award Students who are not high school seniors or recent graduates should submit their FAFSA as soon as possible starting January 1 so they will have enough time to make corrections, if necessary, and have a corrected SAR on file with the Commission by the March 2 deadline. These students do not have an opportunity to correct or update their SAR if they have not done so before the March 2 deadline unless they plan to attend a California Community College in the fall. Students attending a community college may make corrections and then participate in the selection process for September 2 deadline applicants.

The Cal Grant Appeals Process

Students who were not offered a Cal Grant may choose to appeal the decision to the Commission. Submitting an appeal, however, does not guarantee an award. If students believe any mistakes on their SAR or CAR were the result of an action by the Commission or their school, they should write to the California Student Aid Commission, Student Support Services Branch, P.O. Box 419027, Rancho Cordova, CA 95741-9027.

If students wish to appeal a decision, or if schools wish to appeal on behalf of a student, they should send any Grant Record Change Forms for Schools (form G-21), Application Correction Forms (form G-23), GPAs, rosters, copies of FAFSAs, copies of all appropriate SARs and other materials to the California Student Aid Commission, Student Support Services, P.O. Box 419027, Rancho Cordova, CA 95741-9027. Information can now be completed and submitted electronically by the college’s financial aid office on the Commission’s WebGrants Web site under “Grant Record Changes.”

The Commission will not consider any requests received directly from students who report changes to their financial circumstances. Students must submit any financial changes to their school. The school must then report the changes using WebGrants or the Commission’s G-21 form.

In addition, students who submit their FAFSA and verified Cal Grant GPA by the March 2 deadline, but who do not receive a letter from the Commission by April 30, or who have questions regarding their status, should visit WebGrants for Students or call 888.224.7268 for assistance.

For more information about the appeals process, you may call the Commission’s designated toll-free line for schools at 888.294.0153. The toll-free line for students is 888.CA.GRANT (888.224.7268).

Due to privacy requirements, the Commission does not accept appeals that are submitted by e-mail.

[More Financial Aid From the State]

In addition to Cal Grants, the California Student Aid Commission offers a number of smaller financial aid programs.

California Chafee Grant for Foster Youth

Youth who are or were in foster care may qualify for up to \$5,000 a year for college or vocational training on top of any other state or federal aid they may receive. Funds for this grant are provided by the federal government and may be limited.

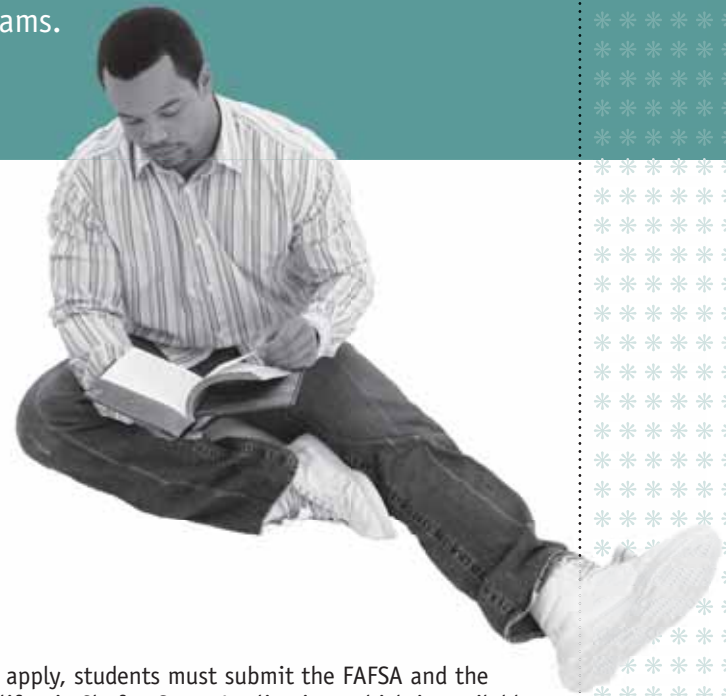
To qualify, students must attend college at least half time and their course of study must be at least one year long. Youth who have been in another state's foster care program and meet the Independent Living Program requirements are also eligible to apply.

In addition, those who were in foster care any time between their 16th and 18th birthdays but were later reunited with their parents still qualify for the California Chafee Grant.

Scholarships and Services for Foster Youth

- **California Youth Connection**
www.calyouthconn.org
Offers information and resources to help improve the lives of foster youth, including the Guardian Scholars programs that provide scholarships for former foster youth at a growing number of colleges (select "Legislation," then "Resources" on the left, then "Guardian Scholars").
- **Casey Family Scholars Program**
www.orphan.org
Learn about scholarships for former foster youth that are administered by the Orphan Foundation of America.
- **California's Foster Care Ombudsman**
www.fosteryouthhelp.ca.gov
A great resource for services for youth who are or were in foster care. You may also call toll free at 877.846.1602.

In addition, some colleges offer their own tuition waivers and scholarships for foster youth. Students should also be encouraged to contact their Independent Living Coordinator for assistance.



To apply, students must submit the FAFSA and the California Chafee Grant Application, which is available online at www.chafee.csac.ca.gov or by calling toll free 888.224.7268.

Students do not need to have a Social Security number or be a U.S. citizen or eligible noncitizen. FAFSAs from students without Social Security numbers will need to be processed manually. Students should have their college do a manual needs analysis calculation to determine their unmet need.

Students who qualify for a Chafee grant will receive an award letter from the Commission. At the same time, a check in their name will be sent to their college. Once their college verifies that they are enrolled at least half time, making satisfactory academic progress and have financial aid eligibility, the funds will be released.

High school seniors who apply for a California Chafee Grant before they enroll in college will find out whether or not they will receive a Chafee Grant after classes start.

Students must remain enrolled at least half time, earn good grades and attend classes regularly or risk losing their Chafee grant.

To learn more, students should contact their school, caseworker, county Independent Living Program Coordinator or One-Stop Center, or the Commission toll free at 888.224.7268 or www.chafee.csac.ca.gov.

Child Development Grant

These grants are for students who are pursuing a child development permit at the teacher, site supervisor or program director level. Students at two-year colleges may receive \$1,000 each year; those attending public or independent four-year colleges may receive \$2,000 each year. The grant is automatically renewed for one year, but students must reapply after that to continue receiving the grant. The maximum benefit is \$6,000. In return, students must work full time at an eligible California children's center for one year for each year they receive grant funds.

To qualify, students must attend college at least half time and take courses leading to a child development permit. To apply, students must submit the FAFSA and the Child Development Grant application (available at www.csac.ca.gov) by June 1. Colleges recommend applicants and may nominate as many as they choose. The Commission selects participants based on financial need and academic achievement, and notifies all applicants of their status in August. This program is subject to the availability of federal funds.



Robert C. Byrd Honors Scholarship

Robert C. Byrd Honors Scholarships recognize outstanding high school seniors who show promise of continued academic excellence in college. The awards are renewable for up to four years of postsecondary study at any accredited college in the country. Recent awards were \$1,500 a year.

The Commission sends applications to every California high school in February. Participating schools may nominate up to two students each year. Deadlines vary by high school, but all nominations must be postmarked to the Commission by April 15. The Commission reviews all nominations, ranks and selects participants, and notifies nominees of their status in June.

Because this scholarship is merit-based, the FAFSA is not required. This program is federally funded.

Law Enforcement Personnel Dependents Grant

These need-based grants are available for dependents of California law enforcement officers or firefighters who were killed or totally disabled in the line of duty. The award amounts are the same as those for Cal Grants. Awards are available for up to four years and may be used to attend any California school accredited by the Western Association of Schools and Colleges.

Students who receive this grant may also receive a Cal Grant or any other grant or college fee waiver if they are eligible.

To apply, students must submit the FAFSA and the Law Enforcement Personnel Dependents Grant Application (form G-189), available at www.csac.ca.gov. Applications are accepted throughout the school year.



Assumption Program of Loans for Education

Teachers

Under the APLE, APLE District Intern and APLE Out-of-State teacher incentive programs, the Commission may assume up to \$11,000 in outstanding student loans in return for four years of full-time teaching service in a California K-12 public school (teachers will also earn a paycheck). Participants must teach in either a subject designated as having a shortage of teachers or at a designated school.

- APLE participants who teach math, science or special education may receive up to \$1,000 of additional loan assumption benefits each year.
- Those who teach math, science or special education at the lowest-performing schools may receive another \$1,000 a year in benefits, for a total of \$19,000 in benefits.
- To qualify, students must have completed at least 60 units and have received, or be approved to receive, a federal Stafford, Perkins or Consolidation loan, or any private loan associated with obtaining a bachelor's degree or an initial teaching credential.
- Applications are available beginning January 1 at California colleges and approved district intern programs.
- Participating schools and districts distribute applications, assess academic achievement and select applicants. Individual school deadlines may vary, but all colleges must submit their nominations to the Commission by the June 30 priority deadline. If any awards are available after the deadline, the Commission will continue to accept applications until all awards have been made.
- Out-of-state teachers may apply for APLE benefits through the county office of education in the California county where they will be teaching.

For more information, including the current designated subjects and schools, or application materials, go to www.csac.ca.gov, call toll free 888.294.0153 or e-mail specialized@csac.ca.gov.

Nurses

Under SNAPLE, the State Nursing Assumption Program of Loans for Education, the Commission will assume up to \$8,333 a year (maximum \$25,000) of student loan debt for up to three consecutive academic years of full-time work or five consecutive academic years of part-time work for nursing students who agree to teach nursing at a regionally accredited California college.

The State Facilities Nursing Assumption Program of Loans for Education provides up to \$5,000 a year in loan assumption benefits (up to a total of \$20,000) for registered nursing students who agree to work for four years as a clinical registered nurse in a state-operated 24-hour facility.

National Guard Members

The National Guard Assumption Program of Loans for Education, NG-APLE, provides up to \$11,000 in loan assumption benefits for Californians who enlist or re-enlist in the National Guard, the State Military Reserve or the Naval Militia for up to four consecutive years of service. This program depends on available state funds.

GEAR UP AWARDS

You may have students heading to college who are eligible to take advantage of the federal GEAR UP Educational Trust Award they received in middle school. GEAR UP recipients are selected by their schools to receive a \$2,000 Educational Trust Award for college or job training.

To receive their funds, students must complete their high school education on time (with their cohort class) and enroll in college or a career or technical program within one year of graduating from high school (or the equivalent).

The Commission administers the awards, which are held in a ScholarShare trust account and earn interest until withdrawn. Every year, the Commission sends GEAR UP recipients a letter with information on college and financial aid opportunities and tracks their progress from middle school through their first year of college.

When students are high school seniors, the annual letter explains how they can access their award for college. Students are asked to contact the Commission to obtain a Withdrawal Form to request their funds for college or vocational education. The form requires the college's financial aid office to verify the student's enrollment. Students can request all or a portion of their award. Checks are sent to the college's financial aid office for disbursement to the student.

If any of your GEAR UP recipients have a change in address or telephone number, remind them to provide the Commission with their new contact information.

If you have questions, contact the Commission toll free at 888.224.7268 (select option 3).





[Financial Aid From Colleges]

Most colleges have their own grant, scholarship, work-study and loan programs. In addition, many offer plans that let students spread their payments over the school year. Students can learn more by checking with the financial aid office of each college they are considering.

California Community Colleges: A Good Place to Start

College is more affordable than families may think, especially if students start at a California Community College. The California Community Colleges, with 109 campuses across the state, offer lots of opportunities for students who are preparing for a career or for transfer to a four-year college—and fees for full-time students are less than \$600 a year. Qualified students may receive a fee waiver, and most Cal Grants, Pell Grants, federal Stafford loans, work-study and other financial aid can help students pay for books, supplies, transportation, housing, food and even child care while they attend classes. Keep in mind, however, that not all community colleges participate in the federal loan programs. If students think they will need to borrow money for college, they should contact their college's financial aid office directly.

By going to a community college for two years and earning 60 semester units of transferable credits, students will be saving thousands of dollars in tuition and they will be ready to transfer to a four-year college. Of course, it helps to take the best course patterns and have a good GPA. Community colleges have agreements with the University of California and the California State University to help students make a smooth transition. Some also have transfer agreements with private and out-of-state colleges. Students should be sure to register with their local community college's transfer center—it is important for students to quickly assess which courses they will need and any special campus or admissions requirements, as well as how to take full advantage of their financial aid options. Students should visit www.assist.org to learn more about transfer opportunities, and www.icanaffordcollege.com or www.californiacolleges.edu to learn more about community colleges.

California Community Colleges

Fee Waiver

The California Community College Board of Governors Enrollment Fee Waiver, or BOG Fee Waiver, waives enrollment fees for California residents who meet one of the following criteria:

- are eligible for a Cal Grant or other need-based financial aid; or
- receive CalWORKs, SSI or General Assistance or, if a dependent student, have a parent who receives this assistance; or
- have total family income within the income standards or, if a dependent student, a parent's total income falls within the standards.

For more information on the BOG Fee Waiver, current income standards or an application form, go to www.cccco.edu/divisions/ss/financial_assist/forms.htm.

Extended Opportunity Programs and Services

The Extended Opportunity Programs and Services provides grants, counseling and tutorial services to low-income, educationally disadvantaged students. To qualify, students must meet the requirements and be enrolled full time at a California Community College (if enrolled less than full time, approval of the EOPS director is needed). For more information, students should contact their campus EOPS or financial aid office.

Cooperative Agencies Resources for Education

Cooperative Agencies Resources for Education provides counseling, transportation, grants and services for child care, textbooks and supplies for students who are single parents of preschoolers. To qualify, they must receive welfare benefits and participate in their college's Extended Opportunity Programs and Services. Students should contact their college's CARE or EOPS office to learn more.

CalWORKs

The CalWORKs program offered at California Community Colleges coordinates education-related services with county welfare offices, community organizations and service providers. These services include financial aid and work-study opportunities, education and personal counseling, job placement and child care services for students currently receiving CalWORKs benefits, and for certain former CalWORKs recipients. To learn more, students may contact their college's CalWORKs coordinator or go to www.cccco.edu (select "Programs and Services" and then "CalWORKs").

California State University State University Grant

California State University campuses offer the State University Grant, which provides need-based grant assistance to California residents. The amount of the award varies according to each campus's policies, but it generally covers at least a portion of the CSU statewide fees. For the neediest students who are not receiving a Cal Grant, the State University Grant covers at least the full amount of the statewide fee. To learn more, check out www.calstate.edu and www.csumentor.edu.

Educational Opportunity Program

The Educational Opportunity Program at California State University campuses provides grants, counseling and tutorial services for low-income and educationally disadvantaged undergraduates. Counseling and tutorial services are offered through the campus EOP office, and grants are provided through the financial aid office.

To qualify, students must be California residents, demonstrate academic potential and motivation, and be enrolled full time at a California State University campus (if enrolled less than full time, approval of the EOP director is needed). To learn more, students should contact their campus EOP office or financial aid office.

University of California University of California Student Aid

More University of California students receive grant funding through the University Student Aid Program than through any other single program. Undergraduate awards are distributed to financially eligible students who are unable to fully cover the costs of attending a UC campus through a combination of a family contribution (if applicable), grants from federal or state sources, and a reasonable level of student earnings and borrowing. Recently, more than 56,600 undergraduate students received UC grant support, with an average award of about \$4,500. In addition, nearly 17,000 undergraduate students received UC-funded fellowships or scholarships, with an average award of \$4,400.

Visit www.universityofcalifornia.edu (select "Students and Parents," then "Paying for UC: Financial Aid" under "Applying to UC") to learn more.

Independent Colleges

To learn more about financial assistance offered by one of the state's 77 independent colleges and universities, go to www.aicccumentor.org.

Career Colleges and Vocational Schools

Whether students are seeking a vocational certificate or pursuing an associate, bachelor's or graduate degree, federal and state financial aid can help defray their costs at a career college or vocational program. In addition, a number of colleges offer their own financial assistance programs. To learn more, students should contact the schools they are considering, or go to www.accjc.org, www.cappsonline.org and www.bppve.ca.gov.

AB 540 In-State Tuition for Undocumented Students

To qualify for lower in-state tuition rates at University of California, California State University and California Community College campuses as provided by Assembly Bill 540, students who are undocumented or under-documented immigrants must have graduated from a California high school, attended high school in California for at least three years and sign an affidavit promising to legalize their residency as soon as they are eligible. (The affidavit is kept by the college and remains confidential.)

Students who filed an application for permanent residency one year before enrolling in college may already be eligible to pay in-state tuition and receive California state aid. To find out, they should contact their college financial aid office.

Students who have valid student visas are considered non-immigrants and so do not qualify for in-state tuition rates.

Undocumented students are also encouraged to look into private scholarships, starting with the free scholarship Web sites listed on page 40.

Tip

Children of California city, county or state fire prevention personnel who died as a result of active duty are eligible for a fee waiver at any campus of the University of California, California State University or California Community Colleges. For more information, students should contact the financial aid office, or registrar's or bursar's office, at the college they plan to attend. The California Student Aid Commission does not administer this fee waiver.



AVERAGE COLLEGE COSTS IN CALIFORNIA FOR 2007-2008

	living at home and commuting	living off campus	living on campus
California Community Colleges	\$ 9,228	\$14,772	\$12,268
California State University	\$11,776	\$17,871	\$17,194
University of California	\$17,378	\$22,087	\$23,976
Independent Colleges	\$31,142	\$36,686	\$35,740
Private Career Colleges	\$29,274	\$36,545	—

Costs include tuition, fees, room and board, books, supplies, transportation and personal expenses such as clothing, laundry and entertainment.

Source: California Student Aid Commission

[Federal Grants and Work-Study]

Most student aid awarded each year comes from the federal government, primarily through the U.S. Department of Education's Title IV student aid programs. In this chapter, you will find information on the major federal grants, as well as Federal Work-Study. Keep in mind that not all colleges participate in all of the federal aid programs. To learn more, students should contact each college's financial aid office.

In addition to the U.S. Department of Education (www.federalstudentaid.ed.gov), student aid is also available from the U.S. Department of Veterans Affairs (www.gibill.va.gov), the U.S. Department of Health and Human Services (www.hhs.gov, www.bhpr.hrsa.gov, www.usphs.gov) and the U.S. Armed Forces (www.todaysmilitary.com).

Federal Work-Study

If students are offered Federal Work-Study as part of their financial aid package, their college will help them find a part-time job on or off campus. If possible, they will be placed in work related to their studies or career plans, or in a community service position. For example, students may tutor preschool or elementary students in reading or math through the America Reads or America Counts programs. Students will earn at least the current federal minimum wage, but they could earn more depending on the job and the skills required.

The amount of a Federal Work-Study award will depend on when students apply, their level of financial need and their college's work-study funds.

Federal Pell Grant

Federal Pell Grants are the largest source of free money for college from the federal government. These need-based grants are awarded to every undergraduate student who qualifies.

Pell Grants can be used for tuition, fees and living expenses at most schools, including California Community Colleges. Generally, students must be enrolled at an eligible college and cannot have already earned a bachelor's, master's or professional degree. In some cases, however, students with bachelor's degrees may receive a Pell Grant to attend a teacher credential program if their college does not offer a bachelor's degree in education.

Pell Grant awards range from \$400 to \$4,800 a year, depending on the college's cost of attendance, the student's enrollment and dependency status and other factors. Some students may receive a Pell Grant if they are enrolled less than half time. Students may receive only one Pell Grant a year and may not receive Pell Grant funds for more than one college at a time. If students will be attending two different colleges during the same enrollment period, they must notify the financial aid offices at both schools.

Federal Supplemental Educational Opportunity Grant

Colleges may award these grants of between \$100 and \$4,000 per year to undergraduate students with exceptional financial need, with priority given to Pell Grant-eligible students. Because of limited funds, few students receive the maximum award.

Federal Academic Competitiveness Grant

Freshman and sophomore students who are eligible for a Pell Grant may also receive an Academic Competitiveness Grant of up to \$750 for their first year and up to \$1,300 for their second year. To qualify, students must have successfully completed a rigorous high school program as recognized by the U. S. Secretary of Education. Second-year students also must have maintained at least a 3.0 college GPA.

National SMART Grant

A National Science and Math Access to Retain Talent Grant provides up to \$4,000 for both the third and fourth years of undergraduate study to students who are eligible for a federal Pell Grant and majoring in physical, life or computer sciences, mathematics, technology, engineering or certain foreign languages. Students must also have maintained a GPA of at least 3.0 in course work required for their major.

UNEARNED FEDERAL AID

Students must be enrolled in college courses to receive federal aid. If students completely withdraw from college before the end of the term, they may be required to repay all or a portion of the federal financial aid they received, depending on how much of the assistance they earned according to a federal formula. For more information, students should contact their college's financial aid office and their academic counselor before they decide to leave school to learn about any possible financial consequences.



Campus-Based Federal Aid Programs

When students submit their FAFSA (and provide additional information to their college if requested), they will also be considered for three federal programs: Federal Supplemental Educational Opportunity Grant, Federal Work-Study and federal Perkins loan. Together, these programs are known as the federal campus-based programs.

These programs are administered by colleges, and funded by the federal government and colleges. Each college decides, within federal restrictions, how to award its campus-based federal funds and sets its own application deadlines. Funding is limited and not all colleges participate in all three programs. The earlier students submit their FAFSA, the better their chances of receiving assistance.



[Federal Loans]

More and more students each year rely on loans to pay for college as tuition continues to climb. Federal loans offer low interest rates, favorable terms and flexible repayment choices. Keep in mind that not all colleges offer all of the federal loans. To learn more, students should contact each college's financial aid office.

Tip

Although many colleges are approved to participate in the federal loan programs, not all of them do. Moreover, a college's eligibility to offer federal loans does not ensure the quality of its education or the student's ability to benefit from its training.

EdWise Smart Planning Online

EdWise® is an online tool that helps students get a handle on their finances. Located at www.edwise.org, EdWise offers a variety of features that give students the ability to create college and post-college spending plans and check anticipated loan debts against real earnings. It explains repayment options and provides summary reports that students can print out—they simply fill in the blanks and the calculations are done with the click of the mouse. Students will also find salaries for hundreds of jobs.

Federal Stafford Loans

Federal Stafford loans are the largest source of federal aid and are for qualified undergraduate, graduate, career and professional students.

There are two types of Stafford loans: *subsidized*, for which the government pays the interest while students are in school and during grace and deferment periods; and *unsubsidized*, for which students pay all the interest on the loan.

The interest rate is 6.8 percent. Starting July 1, 2008, for new subsidized loans taken out for undergraduate study, the rate will drop to 6 percent and continue to gradually drop for new loans each year until 2012 when the rate will return to 6.8 percent. Origination or federal default fees of up to 2 percent may be deducted from each loan disbursement.

Generally, repayment begins six months after students graduate, withdraw from school or enroll less than half time. Students do not have to make any loan payments while they attend school at least half time or during grace or deferment periods, although students who have unsubsidized loans are encouraged to pay the interest on their loans as it accrues.

Typically, borrowers have up to 10 years to repay their loans, but other options are available.

Students must attend college at least half time to receive Stafford loan funds.



Subsidized Stafford Loan

Subsidized Stafford loans are for students with financial need. The federal government pays the interest on subsidized loans while students are in college and during grace and deferment periods.

To qualify, students must be able to demonstrate financial need as determined by their college, in accordance with federal regulations. When determining eligibility, colleges consider all financial resources, including federal Pell Grants, Cal Grants, work-study and private scholarships.

Unsubsidized Stafford Loan

Unsubsidized Stafford loans are for all qualified students regardless of their income or assets. For unsubsidized loans, students are responsible for paying all the interest on the loan, from the day the loan is first disbursed to when it is paid in full. Interest payments can be deferred while they are in school.

If students choose to let interest accrue, it will be capitalized at repayment. From that point, interest will be based on the higher loan amount—the original loan amount plus the interest that accrued during school. Students are encouraged to pay the interest while in school whenever possible, and during the grace period. This way, they will be paying less in the long run. When they graduate, their debt will be only the original principal amount borrowed, plus the future interest costs on that debt.

Applying for a Stafford Loan

To apply for a Stafford loan, students must submit the FAFSA. Their college will determine if they are eligible for a subsidized or an unsubsidized Stafford loan, or both. To accept a loan, they will need to complete and sign a Federal Stafford Loan Master Promissory Note.

Stafford loans are for education expenses at the college that certified a student's eligibility and where the student is attending. If a student decides to attend another college during the loan application process, he or she must reapply for a loan through the new college.

Receiving Stafford Funds

Lenders disburse loan funds to colleges following the college's academic calendar. The funds are first used to pay for tuition, fees and room and board. If any funds remain, students may receive the funds or request that their college keep them for future costs. Colleges will let students know when their funds are available and may release funds no earlier than 10 days before instruction begins, and only after their enrollment status and academic progress have been verified.

Due to federal restrictions, first-time borrowers who are beginning their first year of undergraduate study may not receive their first loan disbursement until 30 days or more after classes begin. Therefore, these students should not plan to use their loan funds to pay expenses or fees due early in the academic year.

First-time borrowers must complete loan entrance counseling before their college will release their first loan disbursement. Some colleges may require their student borrowers to complete loan counseling sessions each year they are in school.

Students who fail to enroll or attend class as required must repay their loan in full immediately. Students who withdraw after class begins will initiate the start of the six-month grace period after which repayment begins.

Tip

Students who pay off their subsidized Stafford loans or federal Perkins loans before the grace period ends will pay no interest on their loans since none would have accrued. They can end up saving hundreds of dollars.

FEDERAL STAFFORD LOAN LIMITS

HOW MUCH CAN STUDENTS BORROW? The amount students can borrow largely depends on their college's cost of attendance, their expected family contribution, whether they attend full time or half time, their year in school, the amount of any other financial aid they may receive, and whether they are a dependent or an independent student.	Year	Dependent Undergraduates*	Independent Undergraduates	Graduate and Professional Students
	First Year	\$3,500	\$7,500—no more than \$3,500 may be in subsidized loans	\$20,500—no more than \$8,500 may be in subsidized loans
	Second Year	\$4,500	\$8,500—no more than \$4,500 may be in subsidized loans	
	Third and Beyond (each year)	\$5,500	\$10,500—no more than \$5,500 may be in subsidized loans	
	Teacher Certification	\$5,500	\$12,500—no more than \$7,000 may be in subsidized loans	
	Total Amount	\$23,000	\$46,000—no more than \$23,000 may be in subsidized loans	\$138,500—no more than \$65,500 may be in subsidized loans (includes any Stafford loans received for undergraduate study)

*Dependent students whose parents are unable to obtain a federal PLUS loan may be eligible to borrow the same amount in unsubsidized loans as independent students.

Tip

Students should submit the FAFSA before their parents apply for a federal PLUS loan because doing so may result in more favorable types of financial aid.

Tip

Dependent students whose parents do not qualify for a federal PLUS loan may want to apply for an unsubsidized Stafford loan and should discuss this option with their college financial aid office.

THE FEDERAL LOAN PROGRAMS

Federal Stafford and PLUS loans are offered by colleges through one of two federal loan programs, depending on which one the college offers: the Federal Family Education Loan Program or the William D. Ford Federal Direct Loan Program. The main difference between the two programs is the source of loan funds:

Federal Family Education Loan Program loans are made by banks, credit unions and other private lenders, guaranteed by guaranty agencies and insured by the federal government. A wide variety of lenders participate and each has its own lending policies. Remind students that they always have the right and the ability to select the lender of their choice.

Federal Direct loans are made, guaranteed and insured by the federal government, and administered by colleges.

Loan limits, repayment options and deferment benefits are the same for the two loan programs. Most colleges only offer one of the two programs.

The information presented here pertains to both FFEL Program and Direct loans.

Master Promissory Note

When students or parents take out a federal loan, they will sign a master promissory note, or MPN, a written contract between the borrower and the lender in which the borrower promises to repay the borrowed money according to specific terms and conditions.

Colleges may use the MPN as either an annual (single-year) note or a serial (multi-year) note. As an annual note, borrowers must complete a new promissory note for each new loan they receive. When used as a serial note, borrowers complete an MPN the first time they borrow. Generally, all subsequent loans for up to 10 years will be disbursed through the original MPN. Borrowers must complete a new MPN if they change lenders and may have to complete a new MPN if they transfer to a different college.

Even though borrowers may not have to sign a promissory note each year, colleges are still required to take steps to ensure that borrowers have the opportunity to accept, decline or change the amount of loan funds.

Federal Perkins Loan

Federal Perkins loans are low-interest loans for both undergraduate and graduate students with exceptional financial need. Students can borrow up to \$4,000 for each year of undergraduate study and up to \$6,000 per year if they are graduate students. In all, they can borrow up to \$20,000 for undergraduate study and up to \$40,000 for graduate or professional study. However, few students receive the maximum award amounts because Perkins loan funds are usually very limited.

For federal Perkins loans, the college is the lender and awards the loan funds. Students pay no interest on their loan while enrolled at least half time and must begin repaying their loan nine months after graduating, leaving school or enrolling less than half time. The interest rate at repayment is fixed at 5 percent. Depending on how much they borrow, students may have up to 10 years to repay.

Federal PLUS Loan for Parents

Federal Parent PLUS loans are for parents or stepparents who need to borrow for their dependent child's undergraduate education. PLUS loans may serve as a supplemental source of money for college costs for parents whose children have a Stafford loan.

PLUS loans are not based on income and assets and are never subsidized. Parents are responsible for paying all the interest that accumulates on the loan. They may borrow up to the total cost of their child's education, minus any financial aid they or their child may receive.

To apply for a PLUS loan, one parent must complete the Federal PLUS Loan Promissory Note, available from lenders or college financial aid offices. In addition, most colleges require students to submit the FAFSA. To learn more about the application process, parents should work with the financial aid office at their child's college.

Federal PLUS Loan for Graduate Students

Graduate and professional students can receive a federal Graduate PLUS loan. They can borrow up to the total cost of their education, less any other aid they have received, including federal Stafford loans.

Federal PLUS Loan Basics

Interest and Other Costs

Federal PLUS loans carry a fixed interest rate of 7.9 percent or 8.5 percent, depending on the college. Interest begins to accrue with the first disbursement of loan funds. Origination or federal default fees of up to 3 percent may be deducted from each loan disbursement. There is no grace period—repayment begins within 60 days after the final loan disbursement.

Credit Eligibility Requirements

All PLUS loan borrowers must also meet credit eligibility requirements. They cannot have any debts that are delinquent 90 days or more. In addition, they cannot have any defaulted loans, outstanding tax liens, unpaid judgments, or any bankruptcy, foreclosure or wage garnishment within the past five years. If borrowers cannot pass the credit check, they may still receive a PLUS loan if they know someone who can meet the credit eligibility requirements and is willing to endorse their loan.

Private Loans

If students still need money for college after reaching the borrowing limits for federal loans, encourage them to look into other options before considering a private loan.

In addition, if their parents own a home, they may want to consider a home equity loan or line of credit. They may be able to deduct the interest they pay—and the interest rate may be lower than what they or students would pay for a private loan.

Private loans often carry higher interest rates and fees than federal loans or home equity loans, and may have less attractive repayment terms. Typically, the interest rates on private loans are variable and could change from month to month. Generally, private loans are based on credit rating and income-to-debt ratio—not financial need—and may require a co-signer. The information in borrowers' credit reports will determine their interest rates.

A number of lenders offer private loans. Parents and students should be sure to ask questions and compare lenders to make the best choice for them.

Looking for a Private Loan?

Questions to Ask

- What's the interest rate? Fixed or variable? If variable, how often will it be adjusted? When does interest capitalize and how often?
- Is there a maximum amount you can borrow? Can you borrow more than the cost of your education?
- Is a co-signer required? Will having a co-signer lower the interest rate?
- Is there an application fee? Are there any disbursement fees? Any repayment fees?
- Is the loan check payable to you or your college? How long does it take to receive funds?
- Are there reduced interest rates for on-time payments?
- What will your minimum payment be? When does repayment begin? How long do you have to repay? Is there a prepayment penalty?
- Will you get one bill for all your private loans? Can your private loan bills be combined with your federal loan bills?
- Will your payments be deferred while you're in school? If so, will interest continue to accrue?
- What happens if you can't make your payments due to a job loss or other economic hardship? Do you have any deferment or forbearance options?

Tip

If your students will need to borrow for college, make sure they take out federal loans first. The low interest rate is fixed for the life of the loans and they will have at least 10 years to repay, along with other benefits. If students find they need more money after reaching the borrowing limits for federal Stafford or PLUS loans, encourage them to consider all their options before looking into a private loan.



Tip

If students have problems making their payments, they should contact their lender right away to learn about their options until they are able to get their monthly payments back on track.

Before Borrowing

Before they borrow money for college, students should ask:

Is the college or program a good investment?

Students have the right to be informed about a college's tuition and refund policies, academic and training programs, financial aid programs, faculty and facilities, and its graduates' success rate in finding jobs. They also have the right to ask how many students complete their programs and how many transfer or drop out. Students should talk to current and former students, and take a tour of the college. Even if they do not graduate, cannot find a job or are not happy with their education, students still must repay their loans.

Does the amount they are borrowing make financial sense?

Some jobs and careers are more stable and higher paying than others. Students can learn more about 250 occupations, including the nature of the work, training needed, job prospects and earnings, in the federal Occupational Outlook Handbook. It is available online at www.bls.gov/oco. In addition, take-home salaries for hundreds of jobs are listed at www.edwise.org. They can also check out careers at www.careervoyages.gov.

Are there other options? Students should check out all scholarships, grants, employment opportunities, AmeriCorps, military and veteran benefits, cooperative education and other options.

What are the true costs of their loan? It can cost money to borrow money. Students should be sure they know the true cost of their loan. In addition to interest charges, there may be an origination fee and a federal default fee taken out of each loan disbursement. Moreover, borrowers who do not make their loan payments on time may be hit with late fees and collection costs.

Can they repay their loan? Before applying for a loan, students (and parents) should determine how much they can afford to borrow and repay. At www.edwise.org, they can estimate how much they will need, what their monthly payments and other expenses will be, what they can expect to earn and more. Another good resource is www.studentdebthelp.org.

What are their rights and responsibilities?

When students accept a loan, they accept legal and financial responsibilities that last until the loan is repaid. Borrowers also have important rights, which they should know and understand.

Repaying Student Loans

Before accepting a loan, students should consider their future income and ability to repay. Their loan payments could be \$50 to \$650 or more a month, depending on how much money they borrow and their repayment plan. Manageable payments depend on starting income, amount of monthly loan payments, length of repayment and expenses, including rent, food, utilities, insurance and car payments.

Repayment Plans

Borrowers may choose from several plans when it comes time to repay their federal Stafford or PLUS loans and may change their plan at least once a year by contacting their lender. The repayment options include payments that stay the same each month (standard), payments that rise gradually (graduated), payments that are linked to income and payments that stretch over a longer period of time (extended). For details, go to www.federalstudentaid.ed.gov or www.edfund.org.

Loan Combination

If borrowers' loans are with the same lender, their monthly payments may be combined to simplify repayment. With loan combination, monthly payments are likely to be lower than if borrowers were paying each loan separately. Moreover, borrowers will receive a single monthly statement.

Loan Consolidation

With loan consolidation, borrowers can consolidate one or all of their outstanding federal student loans into a single new loan with one monthly payment. The new loan will have a fixed interest rate, new terms and an extended repayment period of up to 30 years. There are no insurance or origination fees.

The interest rate on the new Consolidation loan is the weighted average of the interest rates on the loans being consolidated, rounded up to the nearest eighth of a percentage point. The total amount of the loans being consolidated and the length of repayment will determine the amount of the monthly payment. Each lender offers its own repayment plans and options.

Federal Stafford, PLUS, Perkins and a number of other federal education loans may be consolidated. Private loans from banks, colleges or family cannot be consolidated into a federal consolidation loan.

Before deciding to consolidate their loans, borrowers should see if they would benefit. Using EdWise, at www.edwise.org, they can evaluate some of their options.

Deferment and Forbearance

If students are having trouble repaying their loans, they may want to change their repayment plan, consolidate or combine their loans, or ask their lenders for a deferment or forbearance. A deferment or forbearance temporarily postpones or reduces payments. They are still responsible for paying the interest that accrues on both their subsidized and unsubsidized loans during forbearance, but only on their unsubsidized loans during deferment.

Loan Cancellation

In special cases, a loan may be discharged or canceled. Borrowers who are eligible to have a portion or all of their loan canceled will not have to repay it. Possible reasons include total and permanent disability or death; school closure; false certification of a borrower's eligibility by the school; loans obtained illegally due to identity theft; and failure of the college to return loan funds to the lender as required (the amount kept by the college does not need to be repaid).

What Students Can Expect If They Default

The consequences of defaulting on a loan are serious. For starters, students lose the privilege of monthly payments and the full amount of their loan becomes immediately due and payable. Students will no longer be eligible to receive any more federal financial aid (grants or loans). A portion of their paycheck or tax refund may be taken to pay back their loan. They may be hit with collection costs and attorney fees on top of their loan balance, further straining their ability to repay. They will lose their eligibility for any additional federal financial aid, including Stafford loans, and the options of deferment and forbearance. What's more, they may not be eligible for certain federal and state jobs, and they could lose their professional license if they have one. And if that's not bad enough, they will damage their credit rating, making it harder and more expensive to get a loan later if they want to finance a car, a home or more education.

If borrowers are having trouble repaying their student loans, they should call their lender immediately. They may also call EdFund toll free at 800.298.9490.

Capitalizing Interest on Unsubsidized Stafford Loans

Borrowers are responsible for paying the interest due on an unsubsidized federal Stafford loan from the date the lender first disburses the loan until the loan is paid. They can choose to defer paying any interest while they are in school. The accrued interest will be added to the loan amount at repayment. When interest is added to the principal balance of a loan rather than being paid as it accrues, the process is called capitalization. When borrowers leave school and begin repaying their loans, the monthly payment may be higher or the loan's repayment time may be extended due to the increased loan balance. These borrowers will also end up paying more interest over the life of the loan.

To illustrate capitalization, let's look at two students, Jackson and Elisa. Both students received a \$4,000 unsubsidized Stafford loan at 6.8 percent interest and chose the standard repayment plan. Both attended college for four years and had a six-month grace period before repayment began. Jackson paid the interest that accrued while he was still in school, a total of \$1,224, and saved \$645. Elisa made no payments in school so the total accrued interest of \$1,224 was capitalized at repayment.

STUDENT	TOTAL PRINCIPAL AT REPAYMENT	MONTHLY PAYMENTS	NUMBER OF PAYMENTS	INTEREST PAID	TOTAL AMOUNT REPAYED
Jackson	\$4,000	\$50	107	\$2,569	\$6,569*
Elisa	\$5,224	\$60	120	\$3,214	\$7,214

Jackson's savings \$ 645
**Includes original \$1,224 of interest paid during school*



LOAN REPAYMENT CHART

Students will benefit if they borrow conservatively, budget wisely and plan ahead. Knowing the monthly payments for the amount they borrow is a great start.

INTEREST RATE	6.80%			8.50%	
	TOTAL AMOUNT BORROWED	NO. OF PAYMENTS	PAYMENT	TOTAL INTEREST	TOTAL INTEREST
	\$3,000	70	\$52	\$643	\$55
	\$5,000	120	\$58	\$1,905	\$62
	\$8,000	120	\$92	\$3,407	\$99
	\$10,000	120	\$115	\$3,810	\$124
	\$16,000	120	\$184	\$6,096	\$198
	\$20,000	120	\$230	\$7,619	\$248
	\$25,000	120	\$288	\$9,524	\$310
	\$35,000	120	\$403	\$13,334	\$434
	\$45,000	120	\$518	\$17,143	\$558
	\$60,000	120	\$690	\$22,858	\$744

Jobs That Help Students Repay Their Loans

A Look at Loan Forgiveness



TEACHERS

California's Assumption Program of Loans for Education

The Assumption Program of Loans for Education assumes up to \$11,000 in student loan debt in return for four years of teaching service in either a designated subject area or at a designated elementary or secondary school, and up to \$8,000 more for participants who teach math, science or special education at the lowest performing schools. Go to www.csac.ca.gov for more information.

Federal Loan Forgiveness for Teachers

Up to \$5,000 of Stafford loan debt may be canceled if students teach for five years in a low-income school, or up to \$17,500 if they are a highly qualified math, science or special education teacher serving a low-income community. For more information, go to www.federalstudentaid.ed.gov (click on "Locate/Repay Your Federal Student Loans").

Federal Perkins Loan Forgiveness

Federal Perkins loan debt may be forgiven for borrowers who teach at a low-income public school, in a designated subject area or to disabled children. Borrowers may also qualify for a deferment. To learn more, students should contact their college's financial aid office or go to www.federalstudentaid.ed.gov (select "Locate/Repay Your Federal Student Loans").

CHILD CARE PROVIDERS

Students who work in a designated child care site or for a Head Start program may have a portion of their federal Perkins loan debt canceled. For more information, contact your college or go to www.federalstudentaid.ed.gov.

COMMUNITY SERVICE VOLUNTEERS

AmeriCorps awards may be used to pay off federal student loans. Find out more by going to www.americorps.org or www.californiavolunteers.org. Teach for America also offers forbearance and interest payment benefits. To learn more, go to www.teachforamerica.org. Volunteers with the Peace Corps or Vista may have a portion of their federal Perkins loans forgiven.

HEALTH PROFESSIONALS

Through SNAPLE, the State Nursing Assumption Program of Loans for Education, up to \$25,000 in student loan debt may be assumed for nursing students who teach nursing at a regionally accredited California college for up to three years. Under another program, nursing students who agree to work in a state or nursing facility may also receive assumption benefits. To learn more, visit www.csac.ca.gov. Students can work as a nurse or medical technician and have a portion of their federal Perkins loan debt forgiven. To learn about other programs for health professionals, go to www.bhpr.hrsa.gov and www.hhs.gov.

MILITARY PERSONNEL

Certain branches of the U.S. Armed Forces offer loan assumption benefits. For more information, visit www.todaymilitary.com. Students who serve in the U.S. Armed Forces in an area of hostility or imminent danger may have up to half of their federal Perkins loan debt canceled. Under the state's National Guard Assumption Program of Loans for Education, Californians who enlist or re-enlist in the National Guard, state Military Reserve or Naval Militia may receive up to \$11,000 in loan assumption benefits for up to four years of service. For more information, go to www.csac.ca.gov.

LAW ENFORCEMENT OFFICERS

Students who work as a law enforcement or corrections officer could have a portion of their federal Perkins loan debt forgiven. For more information, contact your college or go to www.federalstudentaid.ed.gov.

FEDERAL EMPLOYEES

Some U.S. government offices provide loan assumption benefits for their employees. Learn more at www.federalstudentaid.ed.gov.

[Community Outreach Programs]

California Cash for College

California Cash for College, a program of the California Student Aid Commission, brings together high schools, financial aid experts and community organizations to offer high school seniors and their families hands-on help completing the FAFSA and other forms to apply for financial aid.

Cash for College workshops are held each year across California starting in January through the March 2 Cal Grant deadline. A number of workshop sites also offer volunteer tax assistance and help researching private scholarships and other financial aid options. Dates and locations of workshops are posted in late fall at www.californiacashforcollege.org.

Host or Co-Host a Workshop

Consider hosting or co-hosting a workshop. Funds are available to help defray your costs. To sign up to host or co-host a workshop, or to volunteer at a local site, contact California Cash for College. Regional offices in Los Angeles, San Diego, the Central Valley, San Francisco Bay Area, Sacramento and Northern California are listed at www.californiacashforcollege.org. Or e-mail the Cash for College statewide coordinator at cashforcollege@csac.ca.gov.

Cash for College Scholarships

To boost the number of students who successfully apply for financial aid, \$1,000 scholarships again will be offered at Cash for College workshops across the state. To apply for one of more than 350 scholarships, students must attend a workshop, complete an exit evaluation, and complete and submit the FAFSA and their verified GPA by the March 2 Cal Grant application deadline. Scholarship recipients will be randomly selected from qualifying applicants and notified in late spring. Scholarships may be used at a two-year public community college or a four-year public or independent degree-granting institution. For dates and locations of workshops, go to www.californiacashforcollege.org or call 888.224.7268 during business hours. Please help us spread the word about both the workshops and scholarships.

Workshop Tools

To help you plan and oversee your Cash for College workshop, you will receive:

- A multilingual, customizable line-by-line PowerPoint presentation on completing the FAFSA. Presentations are available in English, Spanish, Vietnamese, Cantonese, Hmong, Cambodian, Korean, Russian and Armenian.
- Posters in English
- Flyers in English and Spanish
- "I SPEAK FAFSA" and "YO HABLO FAFSA" T-shirts for volunteers
- Planning tools
- Information on the California Chafee Grant and other resources for foster youth
- Information on the Earned Income Tax Credit and federal tax credits for higher education
- *Fund Your Future* workbooks and other financial aid publications produced by the California Student Aid Commission and EdFUND
- Resources for students who are not eligible for state or federal aid

Most of these materials also can be downloaded at www.californiacashforcollege.org.



California Student Opportunity and Access Program

The California Student Aid Commission's California Student Opportunity and Access Program, or Cal-SOAP, is a coordinated outreach effort among school districts, colleges, community organizations and private-sector partners to boost access to education beyond high school.

Now in its 29th year, Cal-SOAP directs state funds to 15 consortia in 16 regions of the state. The funds are matched locally. All consortia share a common goal: to provide early outreach on higher education and financial aid to raise the college attendance rates of students from schools or geographic regions with documented low eligibility or participation rates, students who would be the first in their families to attend college or students who are from low-income families.

In addition, Cal-SOAP consortia provide salaries and work experience for eligible postsecondary students who serve as peer tutors and advisors.

While each project offers services specific to the needs of its local community, each one also focuses on three major areas:

- tutoring students who have potential for success in postsecondary education
- providing individual, group and peer counseling to help students enter and successfully complete college
- disseminating information about college admission requirements, courses of study, costs, financial aid opportunities and other aspects of postsecondary education.

For more information about Cal-SOAP programs in your area, contact your local Cal-SOAP office.

Cal-SOAP Directory

Central Coast Cal-SOAP Consortium

Adriana Perez, Project Director
Allan Hancock Community College
800 South College Drive
Santa Maria, CA 93454-6399
805.922.6966, ext. 3654 or 3710
aperez@hancockcollege.edu
www.centralcoastcalsoap.com

Central Valley Cal-SOAP Consortium

Frances Pena, Interim Project Director
Tranquillity High School
6052 S. Juanche, Room 209
Tranquillity, CA 93668
559.698.7235
www.calsoap.com

East Bay Consortium of Educational Institutions

Monica Montenegro, Project Director
121 East 11th Street, Portable 13-B
Oakland, CA 94606
510.238.9450
mmontenegro@eastbayconsortium.org
www.eastbayconsortium.org

Greater Long Beach Regional Cal-SOAP Consortium

Coleen Maldonado, Project Director
California State University, Long Beach
6300 East State University Drive,
Suite 255
Long Beach, CA 90815
562.985.9115
cmaldon1@csulb.edu

Los Angeles Cal-SOAP Consortium

Elmer Aquilar, Acting Project Director
California State University, Los Angeles
Student Health Center, Room 210
5151 State University Drive
Los Angeles, CA 90032
323.343.3180
beatriz@cslanet.calstatela.edu

Merced County Cal-SOAP Consortium

Regina Coletto, Project Director
Merced College
3600 M Street, Box 98
Merced, CA 95348-2898
209.386.6608
coletto.r@mccd.edu

North Coast Cal-SOAP Consortium

Marcy Manning, Project Director
College of the Redwoods
7351 Tompkins Hill Road
Eureka, CA 95501
707.476.4275
marcy-manning@redwoods.edu
www.redwoods.edu/calsoap

North Valley Cal-SOAP Consortium

Yvette Santana-Soto, Project Director
Yuba Community College
2088 N. Beale Road
Marysville, CA 95901
530.749.5002
ysantana@yccd.edu
www.northvalleycal-soap.org

Sacramento County Cal-SOAP Consortium

Monica Roberts, Project Director
Sacramento County Office of Education
10474 Mather Boulevard
P.O. Box 269003
Sacramento, CA 95826-9003
916.228.2656
mroberts@scoc.net

San Diego/Imperial Counties Cal-SOAP Consortium

Linda Doughty, Project Director
2351 Cardinal Lane, Building O
San Diego, CA 92123
858.569.1866
ldoughty@ucsd.edu
www.sandiegocalsoap.com

San Francisco Cal-SOAP Consortium

Emalyn Lopus, Project Director
1680 Post Street, Suite E
San Francisco, CA 94115
415.202.7944
elopus@aol.com
www.sfccollegeaccess.org

San Jose Cal-SOAP Consortium

Sonia Ramos, Project Director
Evergreen Valley College
3095 Yerba Buena Road, P101
San Jose, CA 95135-1598
408.273.6774
www.sanjosecalsoap.com

Santa Barbara Cal-SOAP Consortium

Sue Bracco Gleason, Project Director
Santa Barbara Junior High School
721 East Cota Street
Santa Barbara, CA 93103
805.963.6417
gleason@sbcc.edu
www.sbcalsap.org

South San Joaquin Valley Cal-SOAP Consortium

Katie Tremper, Project Director
Kern County Superintendent of Schools
1300 17th Street
Bakersfield, CA 93301
661.636.4420
katremper@kern.org
www.learning.kern.org/calsoap

South County Gilroy Cal-SOAP Consortium

Erin Gemar, Project Director
Gilroy High School
750 West 10th Street
Gilroy, CA 95020
408.848.7177
erin.gemar@gusd.k12.ca.us
www.southcountycalsoap.org

[Free Resources for Your School]

The California Student Aid Commission and EdFUND produce a wide array of publications, videos and other materials covering financial aid, financial literacy, college planning, early outreach and student loan management.

Here are the more popular titles, along with their ordering codes. All of these resources are free. You will find additional materials and ordering information on the order form at the end of this guide.

Cal Grant College Cash Box

Everything you need to help students and families apply for financial aid can be found in the Cal Grant College Cash Box (G-119). Inside the tool kit you will find a lesson plan, sample application worksheets and forms, the FAFSA videos on DVD in English and Spanish, a tip sheet and a CD with materials you can download at your desktop. One kit is mailed to the head counselor at every high school in November.

Fund Your Future Workbook, Brochure and Bookmark

You will want to order the *Fund Your Future Financial Aid Workbook for Students* (I-2, English; I-3, Spanish) and *Fund Your Future* brochure (I-1, English; I-1.1, Spanish). Geared toward high school juniors and seniors and their parents, the 40-page workbook covers the financial aid process and summarizes the major state and federal programs. It features a financial aid checklist and worksheets for creating a spending plan and evaluating offers.

The brochure is a slim, 20-page guide to the basics of state and federal financial aid for students in grades 9-12.

The bookmark lists helpful Web sites (I-9.1).

Cal Grant GPA Verification Forms

Each fall the Commission will continue to send high schools 100 paper copies of the form. Additional copies can be ordered or downloaded online at www.calgrants.org (select "Forms and Deadlines") or www.csac.ca.gov (click on "GPA Verification Form"). This May, in support of Community College Financial Aid Awareness Month, the Commission will send 50 copies of the September 2 GPA Verification Form (G-4.1) to all accredited high schools. Additional copies may be ordered.

FAFSA Videos

The FAFSA video for students provides instructions for completing the FAFSA and submitting a verified GPA for a Cal Grant (V-13, English; V-24, Spanish).

College: Making It Happen

This 30-minute video, hosted by actor Edward James Olmos, captures the inspiring stories of several people who graduated from college despite tremendous obstacles (V-19, English; V-22, Spanish).

Money Moves for College

Three 30-minute videos drawn from the best of "Money Moves," a popular PBS series, and narrated by its host Jack Gallagher, educate students and parents about personal finance and paying for college using humor. One video covers how to track down scholarships and build a nest egg for college. Another takes on budgeting and the smart use of credit and debit cards. The third provides tips on how to stay out of debt. (The "Money Moves" series includes V-16, V-17 and V-18.)

A fourth video, "Money Moves Jr." (V-20), is tailored for middle and high school students and covers money management, credit cards and budgeting for college.

Free Federal Financial Aid Resources

The federal government offers a number of free publications:

- FAFSA Tips brochure
- FAFSA on the Web poster
- Federal Aid bookmark
- *Funding Education Beyond High School: The Guide to Federal Student Aid* booklet
- *Start Here, Go Further With Federal Student Aid: Money for Education Beyond High School* video

For more information about these and other resources, go to www.fsa4counselors.ed.gov. To order, go to www.fsapubs.org. You will need your school code, or ML number, from the mailing label of your U.S. Department of Education mailings, found at the upper left corner. For customer service, call 800.394.7084.



MAJOR FINANCIAL AID PROGRAMS

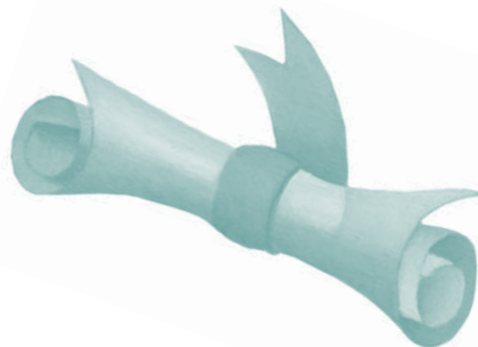
AT A GLANCE

GRANTS
Need-based
financial aid that
doesn't have
to be repaid

program	who can apply	annual awards up to...	filing deadline	forms required
Cal Grant A	undergraduates	\$9,708	March 2 ■	FAFSA, verified GPA
Cal Grant B	undergraduates	\$1,551 (first year) \$9,708 + \$1,551	March 2 ■	FAFSA, verified GPA
Cal Grant A and B Transfer Entitlement Awards	California Community College students	\$9,708	March 2	FAFSA, verified GPA
Cal Grant C	technical and career students	\$3,168	March 2	FAFSA
Federal Pell Grant	undergraduates	\$4,800	contact your financial aid office	FAFSA
Federal Supplemental Educational Opportunity Grant	undergraduates	\$4,000	contact your financial aid office	FAFSA
Federal Academic Competitiveness Grant	Pell Grant-eligible 1st- & 2nd-year full-time students	up to \$750 first year up to \$1,300 second year	contact your financial aid office	FAFSA
National SMART Grant	Pell Grant-eligible 3rd- & 4th-year students	up to \$4,000 each year	contact your financial aid office	FAFSA
University of California Student Aid	UC undergraduate/ graduate students	average grant award of \$4,500	contact your financial aid office	FAFSA
State University Grant	CSU undergraduate/ graduate students	full systemwide fees	contact your financial aid office	FAFSA
LOANS Money you borrow that must be repaid, with interest				
Federal Stafford Loan (subsidized and unsubsidized)	undergraduate/ graduate students	U - \$3,500-\$5,500 G - \$8,500	contact your financial aid office	FAFSA and Master Promissory Note
Additional Unsubsidized Federal Stafford Loan	undergraduate/ graduate students	U - \$5,000 G - \$12,000	contact your financial aid office	FAFSA and Master Promissory Note
Federal PLUS Loan	parents of dependent students and graduate or professional students	total college costs minus any financial aid	contact your financial aid office	FAFSA and Plus Loan Application and Promissory Note
Federal Perkins Loan	undergraduate/ graduate students	U - \$4,000 G - \$6,000	contact your financial aid office	FAFSA and Master Promissory Note
Private Loans	students and parents (be sure to take out all you can in federal loans first)	varies	contact your lender or college	Loan Application and Promissory Note

- Community college students have a second deadline of September 2 for Cal Grant A & B Competitive awards
- Contact your financial aid office or the California Student Aid Commission
- * Applications available February 1 from high schools
- ** Applications available from schools with approved teacher credentialing programs

	program	who can apply	annual awards up to...	filing deadline	forms required
WORK-STUDY Money for college that you earn	Federal Work-Study	undergraduate/ graduate students	contact your financial aid office	contact your financial aid office	FAFSA
	College Work-Study/Student Employment Programs	undergraduate/ graduate students	contact your financial aid office	contact your financial aid office	FAFSA
SPECIAL PROGRAMS	Robert C. Byrd Honors Scholarship	graduating high school seniors	\$1,500	nominations by April 15	Application Form*
	Child Development Grant	undergraduates	\$1,000-\$2,000	June 1	FAFSA and Application Form ■■
	Law Enforcement Personnel Dependents Grant	surviving spouses and dependents of firefighters and law enforcement	same as Cal Grant awards for each segment	applications accepted throughout the year	FAFSA and Application Form ■■
	California Chafee Grant	current and former foster youth	\$5,000	go to www.chafee.csac.ca.gov	FAFSA and Application Form
	California Community College Board of Governors Fee Waiver	California Community College students	waives registration fees	applications accepted throughout the year	FAFSA or Fee Waiver Application
	Educational Opportunity Program	CSU undergraduates	\$1,000	contact your financial aid office	contact your financial aid office
	Extended Opportunity Programs and Services	California Community College students	\$900	contact your financial aid or EOPS office	contact your financial aid or EOPS office
	Cooperative Agencies Resources for Education	California Community College students	contact your financial aid or EOPS office	contact your financial aid or EOPS office	contact your financial aid or EOPS office
	Assumption Program of Loans for Education	K-12 teacher candidates, out-of-state teachers	\$19,000 (for four years of service)	nominations by June 30	Application Form**
	Special Fee Waivers	surviving dependents of law enforcement or firefighters	waives registration fees at UC, CSU and CCC	contact your bursar's or registrar's office	contact your bursar's or registrar's office
	Institution-Based Scholarships, Grants, Work-Study, Loans	undergraduate/ graduate students	contact your financial aid office	contact your financial aid office	contact your financial aid office



FINANCIAL AID RESOURCES

[On The Web]

Here is a sampling of Web sites that cover planning and paying for college. (This listing is for convenience only and is not an endorsement of any site.)

ACT

www.actstudent.org

African American Scholarships

www.uncf.org

AmeriCorps

www.americorps.gov

www.californiavolunteers.org

Association of Independent California Colleges and Universities

www.aiccmmentor.org

California Association of Student Financial Aid Administrators

www.casfaa.org

California Career Colleges

www.accjc.org

www.cappsonline.org

www.bppve.ca.gov

California Cash for College Workshops

* www.californiacashforcollege.org

California Colleges

www.californiacolleges.edu

California Community Colleges

www.icanaffordcollege.com

www.cccco.edu

California Postsecondary Education Commission

www.cpec.ca.gov

California State University

www.calstate.edu

www.csumentor.edu

California Student Aid Commission

www.csac.ca.gov

College Board, SAT and Profile

* www.collegeboard.com

College Board Online Scholarship Search

www.collegeboard.com/pay

Colleges Online

www.nces.ed.gov/ipeds/cool

College Savings Plans

www.scholarshare.com

www.collegesavings.org

College Sports and Athletic Scholarships

www.ncaa.org

EdFund

* www.edfund.org

EdWise

www.edwise.org

Employment Trends

www.bls.gov/emp

www.labormarketinfo.edd.ca.gov

FAFSA on the Web

* www.fafsa.ed.gov

FastWeb

www.fastweb.com

Federal Aid and Services

www.federalstudentaid.ed.gov

www.students.gov

Federal Tax Benefits

www.irs.gov/pub/irs-pdf/p970.pdf

Financial Aid for Health Professionals

www.bhpr.hrsa.gov

www.hhs.gov

www.makeitinscrubs.com

Foster Youth Grants and Services

www.csac.ca.gov

www.calyouthconn.gov

www.orphan.org

www.fosteryouthhelp.ca.gov

Gates Millennium Scholarships

www.gmsp.org

Going 2 College

www.going2college.org

Help Completing the FAFSA

* www.fafsa.ed.gov

* www.studentaid.ed.gov/completefafsa

Identity Theft

www.ftc.gov/idtheft

www.idtheftcenter.org

Job Search/Careers

www.studentjobs.gov

www.coolworks.com

www.idealists.com

www.careervoyages.gov

Latino Scholarships

* latinocollegedollars.org

www.hsf.net

www.hispanicfund.org

www.scholarshipsforhispanics.org

* www.maldef.org

Managing Your Money

www.mymoney.gov

Mapping Your Future

www.mapping-your-future.org

Military Education Benefits

www.todaysmilitary.com

National Association of Student

Financial Aid Administrators

www.nasfaa.org

National Student Loan Data System

www.nslds.ed.gov

Native American Grants

www.oiep.bia.edu

www.collegefund.org

www.aises.org/highered/scholarships

www.aihec.org

www.tribalcollegejournal.org

Occupational Outlook Handbook

www.bls.gov/oco

Peace Corps

* www.peacecorps.gov

Personal Identification Numbers

www.pin.ed.gov

Scholarship Scams

www.ftc.gov/scholarshipscams

www.studentaid.ed.gov/lsa

Social Security Administration

* www.ssa.gov

Student Debt Help

www.studentdebthelp.org

The Student Guide to Financial Aid

* www.studentaid.ed.gov/guide

Students with Disabilities

www.heath.gwu.edu

Teach for America

www.teachforamerica.org

Undocumented Students

* www.maldef.org

University of California

www.universityofcalifornia.edu

www.cavhs.org

U.S. Selective Service

www.sss.gov

Veteran Education Benefits

* www.gibill.va.gov

Yes I Can

www.yesican.gov

* www.yosipuedo.gov

* Information is available in Spanish.

[In Print]

The A's and B's of Academic Scholarships. Annual. Anna J. Leider, editor. Octameron Associates, P.O. Box 2748, Alexandria, VA 22301, 703.836.5480, www.octameron.com. \$12. Lists the major academic awards offered by the federal government, states, private sponsors and colleges.

Annual Register of Grant Support 2006: A Directory of Funding Sources. 2006. Beverly McDonough, editor. Information Today: Medford, NJ. 800.300.9868, www.infotoday.com (select "Directories" under "Books"). \$240. Contains grants, fellowships and awards from government agencies, foundations and private organizations.

Chronicle Guidance Publication's Financial Aid Guide 2006-2007: Scholarships and Loans for High School Students, College Undergraduates, Graduates and Adult Learners. Annual. Chronicle Guidance Publications, 66 Aurora Street, Moravia, NY 13118, 800.899.0454, www.chronicleguidance.com (item J26438W). \$25.49. Lists financial aid programs offered by 700 organizations, labor unions, federal and state governments.

The Chronicle of Higher Education. Weekly. \$82.50 per year. Write to Circulation Department, The Chronicle of Higher Education, 1255 Twenty-Third Street, NW, Washington, D.C. 20037, call 800.728.2803 or subscribe online at www.chronicle.com/subscribe. Provides higher education news and lists new fellowship programs.

College Blue Book. Annual. Macmillan Reference USA, 800.877.4253, www.galegroup.com/macmillan. Provides information on thousands of postsecondary schools in the U.S.—programs, degrees and financial aid. One of a set of six volumes. \$389 per set.

The College Board's College Cost and Financial Aid Handbook. Annual. College Board Publications, Department CB0, P.O. Box 869010, Plano, TX 75074, 212.713.8165, www.collegeboard.com. \$23.95. Lists college costs and financial aid packages for 3,000 colleges.

The College Board's College Handbook. Annual. College Board Publications, www.collegeboard.com. \$28.95. Contains comprehensive information on thousands of U.S. colleges, including housing, athletics and financial aid.

College Money Handbook. Annual. Peterson's Guides, 800.338.3282, www.petersons.com/books. \$25.60. Lists more than 2,100 four-year colleges and their tuition plans, merit aid, and athletic, co-op and ROTC programs.

College Student's Guide to Merit and Other No-Need Funding, 2005-2007. Biennial. Gail Ann Schlachter and R. David Weber. Reference Service Press, 916.939.9620, www.rspfunding.com. \$32.50. Describes more than 1,200 merit scholarships.

Directory of Biomedical and Health Care Grants 2006. Biennial. The Oryx Press, an imprint of the Greenwood Publishing Group, www.greenwood.com. \$89.50. Covers more than 2,300 private and public funding sources.

Directory of Grants in the Humanities 2006. Biennial. The Oryx Press, an imprint of the Greenwood Publishing Group, www.greenwood.com. \$89.95. Resources for artists and arts organizations seeking funding for performances, residencies, fellowships and more.

Directory of Financial Aids for Women, 2005-2007. Biennial. Gail Ann Schlachter. Reference Service Press, www.rspfunding.com. \$45. Describes nearly 1,500 funding opportunities for women.

Don't Miss Out: The Ambitious Student's Guide to Financial Aid. Annual. Anna and Robert Leider. Octameron Associates, www.octameron.com. \$12. Provides a survey of both traditional and creative student aid sources.

Educational Quarterly. Free newsletter. Congressional Hispanic Caucus Institute, 800.392.3532, www.chci.org. Provides strategies for students seeking to continue their education.

Financial Aid for African Americans, 2006-2008. Biennial. Gail Ann Schlachter and R. David Weber. Reference Service Press, www.rspfunding.com. \$40.

Financial Aid for Asian Americans, 2006-2008. Biennial. Gail Ann Schlachter and R. David Weber. Reference Service Press, www.rspfunding.com. \$37.50.

Financial Aid for College: Understand and Plan Your Funding Options. 2000. Ronald W. Johnson and Marc Robinson. Dorling Kindersley, New York. \$7.

Financial Aid for Hispanic Americans, 2006-2008. Biennial. Gail Ann Schlachter and R. David Weber. Reference Service Press, www.rspfunding.com. \$40.

Financial Aid for Minorities in Journalism and Mass Communications. 1998. Leslie L. Lawton. Garrett Park Press, P.O. Box 190F, Garrett Park, MD 20896. \$5.95. Includes a summary of the field and job outlook.

Financial Aid for Native Americans, 2006-2008. Biennial. Gail Ann Schlachter and R. David Weber. Reference Service Press, www.rspfunding.com. \$42.50. Describes nearly 1,400 funding opportunities for American Indians, Native Alaskans and Native Pacific Islanders.

Financial Aid for Research and Creative Activities Abroad. Biennial. Gail A. Schlachter and R. David Weber. Reference Service Press, www.rspfunding.com. \$45.

Financial Aid for Study and Training Abroad. Biennial. Gail A. Schlachter and R. David Weber. Reference Service Press, www.rspfunding.com. \$39.50.

Financial Aid for the Disabled and Their Families, 2006-2008. Biennial. Gail A. Schlachter and R. David Weber. Reference Service Press, www.rspfunding.com. \$40. Identifies programs solely for the disabled and their dependents.

Financial Aid for Veterans, Military Personnel and their Dependents, 2006-2008. Biennial. Gail Ann Schlachter and R. David Weber. Reference Service Press, www.rspfunding.com. \$40.

Financial Aid Officers: What They Do To You—and For You. 2000. 11th Ed. Donald Moore. Octameron Associates, www.octameron.com. \$5. Describes the financial aid cycle, from filing an application to receiving an award.

Funding Education Beyond High School: The Guide to Federal Student Aid. Annual. U.S. Department of Education. Free. English and Spanish. www.studentaid.ed.gov (select "Publications").

Funding for Persons with Visual Impairments, 2007. Annual. Gail Ann Schlachter and R. David Weber. Reference Service Press, www.rspfunding.com. \$30. This large print edition describes 275 financial aid programs for persons with visual impairments.

Getting Money for Graduate School. 2002. Peterson's Guides, www.petersons.com. \$13.56. Provides information on nearly 1,000 grants and fellowships for graduate students.

High School Senior's Guide to Merit and Other No-Need Funding, 2005-2007.

Biennial. Gail Ann Schlachter and R. David Weber. Reference Service Press, www.rspfunding.com. \$29.95. Contains 1,100 funding programs that never look at income level when making awards to college-bound high school seniors.

How to Find Out About Financial Aid and Funding. Biennial. Gail Ann Schlachter. Reference Service Press, www.rspfunding.com. \$37.50. Useful for locating directories—print, electronic and Internet—for financial aid by type of assistance, subject, geographic area and special groups.

How to Go to College Almost for Free. 2002. Benjamin R. Kaplan. Waggle Dancer Media Inc., P.O. Box 23577, Portland, OR 97281. www.waggledancer.com. \$22.

How to Pay for Your Degree in Education and Related Fields, 2006-2008. Annual. Gail Ann Schlachter and R. David Weber. Reference Service Press, www.rspfunding.com. \$30.

How to Pay for Your Degree in Engineering, 2006-2008. Annual. Gail Ann Schlachter and R. David Weber. Reference Service Press, www.rspfunding.com. \$30.

The Journalist's Road to Success: A Career Guide. Annual. Dow Jones. 800.DOWFUND, www.dowjones.com/newsfund. Provides a listing of scholarships and grants, and more. Available online.

Kaplan Scholarships 2006. Annual. Gail Ann Schlachter, R. David Weber and staff of Reference Service Press, www.rspfunding.com. \$30. Provides details on more than 3,000 scholarships.

International Student Handbook 2006. Annual. College Board Publications, www.collegeboard.com (item 007530). \$27.95. Gives students from other countries information on the American college admissions process, visa and documentation requirements, financial aid, degrees and more.

Loans and Grants from Uncle Sam: Am I Eligible and for How Much? Annual. Anna Leider. Octameron Associates, www.octameron.com. \$8.

Money for Graduate Students in the Biological and Health Sciences. Biennial. Gail Ann Schlachter and R. David Weber. Reference Service Press, www.rspfunding.com. \$42.50.

Money for Graduate Students in the Arts and Humanities, 2005-2007. Biennial. Gail Ann Schlachter and R. David Weber. Reference Service Press, www.rspfunding.com. \$40.

Money for Graduate Students in the Physical and Earth Sciences, 2005-2007. Biennial. Gail Ann Schlachter and R. David Weber. Reference Service Press, www.rspfunding.com. \$40.

Money for Graduate Students in the Social and Behavioral Sciences. Biennial. Gail Ann Schlachter and R. David Weber. Reference Service Press, www.rspfunding.com. \$42.50.

National Directory of Arts Internships. 10th Ed. Warren Christensen and William Barton, editors. National Network of Artist Placement. 935 West Avenue 37, Los Angeles, CA 90065. \$95. Lists more than 1,250 host organizations offering approximately 5,000 internship opportunities.

National Directory of Scholarships, Internships and Fellowships for Latino Youth. Congressional Hispanic Caucus Institute. www.chci.org/chciyouth/publications/publications_nd.htm. \$4.

Need a Lift? To Educational Opportunities, Careers, Loans, Scholarships and Employment. Annual. The American Legion, National Emblem Sales, P.O. Box 1050, Indianapolis, IN 46206, www.emblem.legion.org. \$3. Provides comprehensive information on planning and paying for college and qualifying for financial aid. Includes a section for veterans and their dependents.

Reference Service Press Funding for Nursing Students and Nurses, 2006-2008. Biennial. Gail Ann Schlachter and R. David Weber. Reference Service Press, www.rspfunding.com. \$30.

The Scholarship Book: The Complete Guide to Private-Sector Scholarships, Fellowships, Grants and Loans for the Undergraduate. 2006. 12th Ed. Daniel J. Cassidy. National Scholarship Research Service. Lists more than 50,000 scholarships, grants, loans, fellowships, internships and contest prizes.

Scholarships, Fellowships and Loans, 2005. 2005. William A. Richards, editor. Gale Group Publishing, www.galegroup.com. \$250. Private, state and federal aid sources for undergraduate, graduate, postgraduate and postdoctoral studies in the U.S.

Scholarships, Grants, and Prizes, 2005. 2004. Peterson's Guides, www.petersons.com. \$29.95. Quickly pinpoints specific aid programs that match a student's background, interests, talents or abilities.

Scholarship Handbook 2006 with Real Stuff CD-ROM. Annual. College Board Publications, Box 886, New York, NY 10101, 800.323.7155, www.collegeboard.com (item 007522). \$26.95. Provides timely information available on college funding from private, federal and state sources and lists more than 2,000 financial aid opportunities.

Sports Scholarships and College Athletic Programs. 2005. Peterson's Guides, www.petersons.com. \$26.95. Presents a college-by-college, sport-by-sport guide to millions of dollars awarded to athletes in 32 men's and women's sports.

The Winning Edge: The Student-Athlete's Guide to College Sports 2002. 2002. 7th Ed. Frances and James Killpatrick. Octameron Associates, www.octameron.com. \$7. Covers useful information for all students interested in participating in college athletics.

This bibliography is updated yearly with the assistance of students employed under the Federal Work-Study Program and librarians at the University of San Diego. Many of the publications can be found in libraries. This compilation is not an endorsement of the listed publications.



A smiling male graduate in a cap and gown, wearing a patterned tie, with a teal overlay. The background is a blurred crowd of people.

[Fact Sheets]

On the following pages you will find fact sheets that you can photocopy and use as handouts for students:

- Protect Your Identity
- Financial Aid for College, a two-page summary of the major financial aid programs in English and Spanish
- Be Smart About Your Money

Protect your Identity



Are you between the ages of 18 and 24? If so, you're most at risk of identity theft, according to a recent study.

Here's how you can protect yourself against identity theft:

- ☐ Keep your Social Security number, date of birth, driver's license number, passwords, PINs and banking information confidential.
- ☐ Don't carry your Social Security card, PINs or passwords with you.
- ☐ Immediately report any lost or stolen credit cards, driver's license, checkbook or other identification.
- ☐ Never give out any personal or financial information over the phone unless you made the call and know the caller. Ask for the caller's name and phone number, then verify them.
- ☐ After completing the FAFSA online, remember to exit the application and close the browser.
- ☐ Don't leave your personal or financial information lying around in your dorm room or apartment.
- ☐ Shred all credit card offers before throwing them away.
- ☐ Never respond to e-mails that look like they're from your bank, lender, college or others asking for personal or financial information. These "phishing" scams are illegal. Legitimate companies will never ask for this information by e-mail.
- ☐ Be careful about sharing personal information in chat rooms, blogs or discussion groups, including MySpace and FaceBook.
- ☐ Be careful about giving out your e-mail address on Web sites.
- ☐ Make sure Web sites are secure before providing your credit card number or other personal information. Look for sites that begin with "https" or have a small padlock icon along the bottom edge of the screen, but located outside of the Web-page viewing area. Some scam sites will put a fake padlock inside the Web-page viewing area to fool you.
- ☐ Avoid "pharming" scams where you type in an almost-correct Web address but are redirected to a fake look-alike site. Don't click on links within an unexpected or unsolicited e-mail.
- ☐ Check your credit report at least every six months. Look for unfamiliar accounts and incorrect addresses — signs of identity theft. Get your free credit report at **www.annualcreditreport.com**.
- ☐ Shred all documents containing your Social Security number, birth date, driver's license, bank account numbers or other personal information before tossing.
- ☐ Before tossing, destroy any electronic devices used to store information about yourself, including old cell phones, PDAs or hard drives. Contact your phone company's customer service to learn how to erase data from cell phones. Remove old hard drives from computers if unsure how to securely delete sensitive data.
- ☐ Watch out for scams that use the .eu domain with a college name, not the .edu. Some include Web pages that look the same as real college Web sites.
- ☐ Be aware that wireless networks are open for interception even with secure channels. If possible, avoid using account passwords or transmitting confidential information on wireless access points. Watch out for fake wireless connections with similar sounding names, especially at campuses, Internet cafes, hotels and airports.
- ☐ Protect your e-mail account password. All other online accounts allowing password resets are accessible through your e-mail account. Log off any logged-in accounts before closing your browser, closing your laptop or disconnecting from a network connection.

Find more tips, updates on scams and what to do if you think you're a victim of identity theft at **www.idtheftcenter.org** and **www.ftc.gov/idtheft**.

Fund your Future®

MONEY FOR COLLEGE

Whether you're planning to go to college or get job training, there's money to help you pay for it. Financial aid can be used to pay for tuition and fees, as well as for books, supplies, housing, food, transportation and other college costs.

Free Money

Grants and scholarships are money for college you don't have to pay back.

Cal Grants provide up to \$9,700 a year for college or up to \$3,000 for career or technical training. Cal Grants may be used at any University of California, California State University or California Community College campus, as well as many independent and career colleges and vocational programs in California.

Federal Pell Grants of up to \$4,800 a year are awarded to every student with financial need who qualifies.

Federal Supplemental Educational Opportunity Grants of up to \$4,000 a year are for students who have the most financial need.

California Chafee Grants of up to \$5,000 a year for college or career training are for current or former foster youth.

Child Development Grants of up to \$2,000 a year are for students who plan to work at a licensed children's center.

Robert C. Byrd Honors Scholarships of \$1,500 each recognize outstanding high school seniors.

Law Enforcement Personnel Dependents Grants of up to \$9,700 a year are for dependents and spouses of California law enforcement officers and firefighters who were killed or totally disabled in the line of duty.

THE CAL GRANT GUARANTEE

If you have financial need, meet the Cal Grant requirements, meet the minimum GPA requirements, apply by March 2 and graduate from a California high school, you'll receive a Cal Grant. You have three chances to apply:

- As a high school senior
- Within one year after graduating from high school or receiving your GED
- As a California Community College transfer student, if you meet the requirements

How to Apply

Start With the FAFSA

Applying for most financial aid is free—simply complete the Free Application for Federal Student Aid, also known as the FAFSA. The easiest and fastest way is online at www.fafsa.ed.gov. It's available in English and Spanish. Submit the FAFSA as soon as possible beginning January 1.

A number of independent colleges and state student aid programs require additional applications as well as the FAFSA. Contact your high school counselor or college to learn more.

Your Verified GPA

To apply for a Cal Grant, you must submit both the FAFSA and your verified Cal Grant GPA. Ask whether your school will submit your verified GPA for you electronically or whether you'll need to submit your verified Cal Grant GPA (or GED, SAT or ACT score) using the paper Cal Grant GPA Verification Form. The form is available online at www.csac.ca.gov or www.calgrants.org. You're responsible for making sure both your FAFSA and verified GPA are submitted by the March 2 deadline.



CAL GRANT DEADLINES

March 2

Apply no later than March 2 by submitting the FAFSA and your verified Cal Grant GPA (or test score).

September 2

Second deadline for California Community College students

If you'll be attending a California Community College in the fall and missed the March 2 deadline, you have until September 2 to apply for a limited number of Cal Grant awards.

Missed the March 2 deadline?

Even if you missed the March 2 Cal Grant deadline, you still can apply for a federal Pell Grant, federal student loans and other financial aid. In addition, look into grants and scholarships offered by your college.

Tip

You can get an estimate of your eligibility for federal student aid instantly, even before your senior year, by using FAFSA4caster at www.federalstudentaid.ed.gov.

Tip

You should apply for financial aid even before finding out if you've been accepted to college. Otherwise, you may miss out on scholarships, grants and other free money for education.

Work-Study

With federal or college work-study or student employment programs, your college will help you find a part-time job on or off campus so that you can earn money for college. To learn more, see your college's financial aid office.

Loans

A loan is money you borrow that must be repaid, usually with interest costs. If you need to borrow, you should always take out a federal loan first. The interest rate will be low and you'll have at least 10 years to repay, along with other benefits.

Federal Stafford loans are the most common student loans. Subsidized Stafford loans are for students with financial need. The government pays the interest while you're in college and for up to six months after you graduate. Unsubsidized Stafford loans are for all qualified students regardless of income or assets. You're responsible for paying all the interest on unsubsidized loans. The interest rate for Stafford loans is 6.8 percent.

Federal Perkins loans are low-interest loans for students with exceptional financial need and are administered by participating colleges.

Federal Parent PLUS loans help parents pay for their child's college education. The interest rate is 7.9 percent or 8.5 percent, depending on the college.



[Checklist]

Here are steps you can take now to plan and pay for college:

- ☐ Talk to your school counselor about your plans and ways to pay for college or job training.
- ☐ Go to www.going2college.org and www.knowhow2go.org to learn more about college, the high school courses you should be taking, and more.
- ☐ Visit www.calgrants.org and www.csac.ca.gov to learn more about Cal Grants and other financial aid from the state of California.
- ☐ If you are or were in foster care, learn more about the California Chafee Grant and how to apply at www.chafee.csac.ca.gov.
- ☐ Go to www.federalstudentaid.ed.gov to learn more about financial aid from the federal government.
- ☐ Explore colleges and vocational programs on the Web, starting at www.californiacolleges.edu, www.nces.ed.gov/ipeds/cool, www.icanaffordcollege.com and www.federalstudentaid.ed.gov/choosing.
- ☐ Find out if you have a Social Security number. You need to have one to apply for most federal and state aid. If you don't have a Social Security number, apply for one at your local Post Office or Social Security office. To learn more, go to www.ssa.gov.
- ☐ Go to www.fafsa.ed.gov for the FAFSA and the FAFSA on the Web Worksheet. Complete the worksheet ahead of time, so you'll have all your information in front of you when you're ready to complete the FAFSA.
- ☐ Apply for your Federal Student Aid personal identification number, or PIN, so that you can electronically sign the online FAFSA. Go to www.pin.ed.gov to learn more.
- ☐ Plan to attend a free California Cash for College workshop in January or February for help completing the FAFSA and other forms—and to apply for a \$1,000 scholarship. For dates and locations near you, go to www.californiacashforcollege.org.
- ☐ Check out private scholarships (www.fastweb.com, www.hsf.net, www.gmsp.org, www.uncf.org), the AmeriCorps program (www.americorps.org), and military and veteran benefits (www.todaysmilitary.com and www.gibill.va.gov).



Invierta en su Futuro®

DINERO PARA LA UNIVERSIDAD

Ya sea que esté planeando ir a la universidad o recibir capacitación para obtener trabajo, hay dinero para ayudarle a pagar esto. Puede usar la ayuda económica para pagar la matrícula y cuotas, así como libros, útiles, vivienda, comida, transporte y otros costos universitarios.

DINERO GRATIS

Las becas por necesidad y las becas por mérito son dinero para la universidad que no tiene que pagar.

Las becas Cal Grant proporcionan hasta un máximo de \$9,700 al año para la universidad o hasta un máximo de \$3,000 para la capacitación técnica o profesional. Las becas Cal Grant se pueden usar en cualquier campus de la Universidad de California, la Universidad Estatal de California o la Universidad Comunitaria de California, así como en muchas universidades independientes y profesionales y programas vocacionales en California.

Las becas federales Pell de hasta un máximo de \$4,800 al año son otorgadas a todo estudiante con necesidad económica que reúna los requisitos.

Las becas federales suplementarias para una oportunidad educativa de hasta un máximo de \$4,000 al año son para estudiantes que tienen una necesidad económica excepcional.

Las becas Chafee de California de hasta un máximo de \$5,000 al año para la universidad o para la capacitación profesional son para jóvenes que están o alguna vez estuvieron en cuidado adoptivo temporal.

Las becas para el desarrollo infantil de hasta un máximo de \$2,000 al año son para estudiantes que tienen planes para trabajar en un centro infantil autorizado.

Las becas de honor "Robert C. Byrd" de \$1,500 cada una, reconocen a los estudiantes del último año de la escuela secundaria con un desempeño extraordinario.

Las becas para los dependientes de funcionarios del orden público de hasta un máximo de \$9,700 al año son para los dependientes y cónyuges de los funcionarios del orden público y bomberos de California que murieron o que quedaron totalmente incapacitados cumpliendo su deber.

LA GARANTÍA CAL GRANT

Si usted tiene necesidad económica, cumple con los requisitos para la beca Cal Grant, cumple con los requisitos mínimos del GPA, presenta la solicitud antes del 2 de marzo y se gradúa de una escuela secundaria de California, usted recibirá una beca Cal Grant. Tiene tres oportunidades para presentar la solicitud:

- Como estudiante del último año de secundaria
- Dentro de un año después de graduarse de la secundaria o de haber recibido su GED
- Como un estudiante transferible de una Universidad Comunitaria de California, si cumple con los requisitos

Cómo solicitarla

Comience con la FAFSA

Solicitar la mayor parte de la ayuda económica es gratis— simplemente llene la solicitud gratuita de ayuda federal para estudiantes, también conocida como la FAFSA. La manera más fácil y rápida es en línea en www.fafsa.ed.gov. Está disponible en inglés y español. Trate de presentar la FAFSA tan pronto como sea posible a partir de 1 de enero.

Un gran número de universidades independientes y programas estatales de ayuda económica requieren solicitudes adicionales junto con la FAFSA. Comuníquese con el consejero de su escuela secundaria o de la universidad para obtener más información.

Su GPA verificado

Para solicitar una beca Cal Grant, debe presentar tanto la FAFSA como su GPA verificado. Pregunte si su escuela presentará su GPA verificado electrónicamente por usted, o si usted necesita presentar su GPA verificado para la beca Cal Grant (o su calificación del GED, SAT o ACT) usando el formulario de verificación del GPA de Cal Grant de papel. El formulario está disponible en línea en www.csac.ca.gov o www.calgrants.org. Usted es responsable de asegurarse que su FAFSA y su GPA verificado se presenten antes de la fecha de vencimiento del 2 de marzo.



FECHAS DE VENCIMIENTO PARA LA BECA CAL GRANT

2 de marzo

Solicite la beca a más tardar el 2 de marzo al presentar la FAFSA y su GPA verificado de Cal Grant (o las calificaciones de los exámenes).

2 de septiembre

Segunda fecha de vencimiento para estudiantes de la Universidad Comunitaria de California

Si va asistir a una Universidad Comunitaria de California en el otoño y se le pasó la fecha de vencimiento del 2 de marzo, tiene hasta el 2 de septiembre para solicitar un número limitado de becas Cal Grant.

¿Se le pasó la fecha de vencimiento del 2 de marzo?

Aún si se le pasó la fecha de vencimiento del 2 de marzo para la beca Cal Grant, todavía puede solicitar una beca federal Pell, préstamos federales para estudiantes y otro tipo de ayuda económica. Además, investigue acerca de las becas por necesidad y las becas por mérito ofrecidas por su universidad.

Consejo

Usted puede obtener al instante un cálculo aproximado de su elegibilidad para recibir ayuda federal estudiantil, aún antes de su último año en secundaria, al usar FAFSA4caster en www.federalstudentaid.ed.gov.

Consejo

Debería solicitar ayuda económica aún antes de saber si ha sido aceptado en la universidad. De lo contrario podría perderse de las becas por mérito, becas por necesidad y otro dinero gratis para la educación.

TRABAJO Y ESTUDIO

Con los programas federales o universitarios de trabajo y estudio o los de empleo estudiantil, su universidad le ayudará a encontrar un empleo de medio tiempo dentro o fuera del campus para que pueda ganar dinero para la universidad. Para obtener más información, pregunte en la oficina de ayuda económica de su universidad.

PRÉSTAMOS

Un préstamo es dinero que usted pide prestado que tiene que pagar, normalmente con costos de intereses. Si necesita pedir prestado, siempre deberá pedir un préstamo federal primero.

Préstamos federales Stafford son los préstamos estudiantiles más comunes. Los préstamos Stafford *con subsidio* son para los estudiantes que tienen una necesidad económica. El gobierno paga los intereses mientras usted está en la universidad y hasta por seis meses después de graduarse. Los préstamos *sin subsidio* son para todo estudiante que reúna los requisitos sin importar sus ingresos o sus bienes. Usted es responsable de pagar todos los intereses de los préstamos sin subsidio. La tasa de interés para los préstamos Stafford es de 6.8 por ciento.

Préstamos federales Perkins son préstamos de intereses bajos para los estudiantes con una necesidad económica excepcional y son administrados por las universidades participantes.

Préstamos federales PLUS para padres ayudan a los padres a pagar la educación universitaria de sus hijos. La tasa de interés es de 7.9 por ciento o de 8.5 por ciento, dependiendo del programa del préstamo y la universidad.



[Lista de verificación]

Aquí hay algunos pasos que puede llevar a cabo ahora para planear y pagar la universidad:

- ☐ Hable con el consejero de su escuela acerca de sus planes y las maneras de pagar la universidad o la capacitación para encontrar un empleo.
- ☐ Ingrese a www.going2college.org y www.mapping-your-future.org para obtener más información acerca de la universidad, las clases de secundaria que debería estar tomando, y más.
- ☐ Visite www.calgrants.org y www.csac.ca.gov para obtener más información acerca de las becas Cal Grant y demás ayuda económica del estado de California.
- ☐ Si usted está o estuvo en cuidado adoptivo temporal, obtenga más información acerca de la beca Chafee en www.chafee.csac.ca.gov.
- ☐ Ingrese a www.federalstudentaid.ed.gov para obtener más información acerca de la ayuda económica que proviene del gobierno federal.
- ☐ Explore las universidades y programas vocacionales en la Web, comenzando en www.californiacolleges.edu, www.nces.ed.gov/ipeds/cool, www.icanaffordcollege.com y www.federalstudentaid.ed.gov/choosing.
- ☐ Averigüe si tiene un número de seguro social. Lo necesita para solicitar la mayoría de la ayuda federal y estatal. Si no tiene uno, solicítelo en su oficina postal local o del seguro social. Para obtener más información, ingrese a www.ssa.gov.
- ☐ Ingrese a www.fafsa.ed.gov para la FAFSA y la hoja de trabajo de la FAFSA en la Web. Llene la hoja de trabajo antes de tiempo, para que tenga toda su información frente a usted cuando esté listo para llenar la FAFSA.
- ☐ Solicite su número personal de identificación para la ayuda federal estudiantil, o PIN, para que pueda firmar electrónicamente la FAFSA en línea. Ingrese a www.pin.ed.gov para obtener más información.
- ☐ Planee asistir a un taller gratuito de dinero para la universidad de California en enero o febrero para recibir ayuda para llenar la FAFSA y otros formularios—y para solicitar una beca por mérito de \$1,000. Para conocer las fechas y ubicaciones cerca de usted, ingrese a www.californiacashforcollege.org.
- ☐ Investigue las becas por mérito privadas (www.fastweb.com, www.hsf.net, www.gmsp.org, www.uncf.org), el programa AmeriCorps (www.americorps.org), y los beneficios para militares y veteranos (www.todaysmilitary.com y www.gibill.va.gov).



Be **SMART** about your money

Check out this A-Z guide to help you make your money count more for college.

A AVOID USING CREDIT CARDS. It's easy to get a credit card and even easier to get into trouble. Be wary of low introductory rates that quickly jump higher. Read the fine print and look out for hidden fees. Consider a debit card instead—you'll still need to read the fine print. If you do use a credit card, pay your balance in full each month. But if you can't, try to pay more than just the minimum payment.

B BORROW WISELY. Calculate how much you can afford to repay by looking ahead at what your monthly loan payments and other expenses will be and what you can expect to earn after graduating. Start by going to www.edwise.org and www.studentdebthelp.org.

C CREATE A MONTHLY SPENDING PLAN AND THEN STICK TO IT. If you don't already have one, write down all your expenses for two to four weeks to understand your spending habits and learn where your money is going. Figure out your income from all sources.

D DON'T UNDERESTIMATE THE TOTAL PAYBACK OF YOUR LOANS. Keep track of how much you borrow and how much you owe, including interest costs and fees.

E EMBRACE CHANGE. Go back to your spending plan every few months and ask yourself: Is it working? If not, is there anything you can do without—or can you earn more? Prioritize your spending.

F FIND FREE MONEY. Find free money. Submit the Free Application for Federal Student Aid, the FAFSA, to apply for most financial aid, and surf the Web for private scholarships. Look into scholarships offered by your local community organizations.

G GET ORGANIZED. Set up separate files for your bank statements, household bills, insurance payments, college applications, financial aid papers, loan documents and correspondence with your college. Be sure to keep them in a safe place.

H HAVE REALISTIC CAREER EXPECTATIONS. Log on to www.bls.gov/oco for the requirements and entry-level salaries of hundreds of jobs in the federal *Occupational Outlook Handbook*. Check out careers at www.careervoyages.gov.

I INQUIRE ABOUT STUDENT DISCOUNTS. It doesn't hurt to ask. For example, some banks offer free checking accounts or student discounts—be sure to read all the disclosures first.

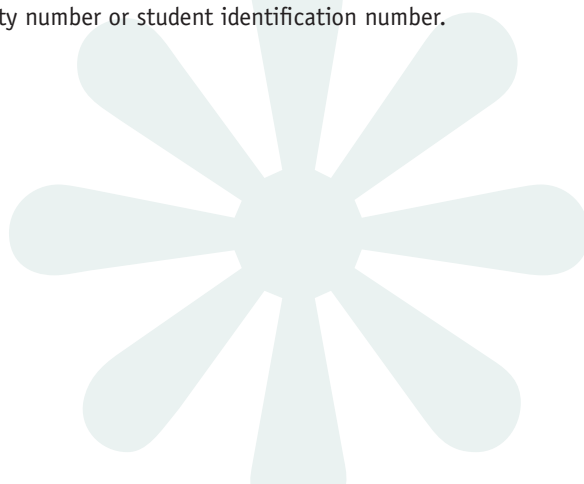
J JUST BE THRIFTY. Pack a lunch, get a roommate, shop garage sales and thrift stores, buy used textbooks, take the bus, clip coupons, rent videos instead of going out to the movies, and shop around for the best cell phone, Internet access and car insurance rates.

K KEEP COPIES (FRONT AND BACK) OF ANY CARDS OR IMPORTANT DOCUMENTS IN YOUR WALLET. If your wallet is lost or stolen, you'll be able to contact banks, credit card companies and others easily. Never keep your Social Security card in your wallet.

L LOOK AHEAD TO YOUR FIRST PAYCHECK. You'll find current pay information for thousands of jobs at www.bls.gov/oco and www.edwise.org.

M MINIMIZE SOLICITATIONS. Log on to www.donotcall.gov or call toll free 888.382.1222 to register your telephone number on a "do not call" list for phone solicitations. Call toll free 888.5OPTOUT (888.567.8688) to opt out of preapproved credit card offers.

N NEVER GIVE YOUR PERSONAL INFORMATION TO ANYONE OVER THE PHONE OR ON THE WEB. Real companies will never call or e-mail and ask for your personal information, bank account information, Social Security number or student identification number.



O OPEN A SAVINGS ACCOUNT. No matter how little, set aside something every month. Even just \$20 a month will get you in the habit of saving and help build a cushion for a financial emergency.

P PAY AS YOU GO. Paying the interest that accrues each month on your student loan—or paying more than the minimum payments on your credit card or loan—could save you hundreds, even thousands, of dollars.

Q QUIT USING PLASTIC FOR COLLEGE! If you need to borrow, take out a federal student loan and save hundreds of dollars in interest. Let's say you use your credit card to pay tuition one semester, giving you a balance of \$1,400. If you make only the minimum payment of \$56 each month (and continue to pay 4 percent of your outstanding balance with a \$10 minimum payment) at an interest rate of 18 percent, you'll end up paying \$756 in interest. The same \$1,400 in a federal student loan would cost you at the most only about \$129 in interest, paying \$50 a month at 6.8 percent.

R READ THE RETURN POLICY BEFORE YOU BUY. Some stores only offer store credit instead of a cash or credit card refund.

S SHRED PRE-APPROVED CREDIT CARD APPLICATIONS and other financial papers before tossing them to help protect yourself against identity theft.

T TAKE ADVANTAGE OF FEDERAL TAX BREAKS. You may qualify for tax credits or deductions for qualified education expenses. Go to www.irs.gov/publications/p970/index.html to learn more.

U UNDERSTAND YOUR RIGHTS AND RESPONSIBILITIES—AND BENEFITS—AS A BORROWER. For example, many lenders offer lower interest rates for automatic payments from bank accounts or for paying on time.

V VERIFY THE INFORMATION ON YOUR CREDIT REPORTS IS CORRECT AT LEAST ONCE A YEAR. Request your free credit report at www.annualcreditreport.com.

W WATCH FOR UNUSUAL ACTIVITY EACH MONTH ON YOUR BANK AND CREDIT CARD STATEMENTS.

X CROSS OFF ITEMS ON YOUR TO-DO LIST. Get into the habit of setting and accomplishing financial goals. Start with small ones, like cutting out an expensive habit.

Y YOUR IDENTITY IS YOURS—PROTECT IT! Identity theft is a serious problem. You'll find tips for preventing identity theft at www.idtheftcenter.org, www.ftc.gov/idtheft and www.csac.ca.gov.

Z ZERO IN ON THE FASTEST-GROWING JOBS at www.bls.gov/emp.





CSAC/EdFund High School/Outreach Request for Materials



QUANTITY	CAL GRANTS	QUANTITY	FUND YOUR FUTURE MATERIALS
_____	Cal Grant Comparison (G-30)	_____	Fund Your Future brochure (English) (I-1*)
_____	Cal Grant–Money for College flyer (English) (G-185)	_____	Fund Your Future brochure (Spanish) (I-1.1*)
_____	Cal Grant–Money for College flyer (Spanish) (G-185.1)	_____	Fund Your Future Counselors’ Guide (California) (I-4*)
_____	College Cash Box (G-119)	_____	Fund Your Future Student Financial Aid Workbook (English) (I-2*)
_____	FAFSA PIN card (English and Spanish) (G-67)	_____	Fund Your Future Student Financial Aid Workbook (Spanish) (I-3*)
_____	GED brochure (English) (G-75)	PERSONAL FINANCE	
_____	GED brochure (Spanish) (G-75S)	_____	Credit Card Management brochure (English) (I-17*)
_____	March 2 GPA Verification Form (G-4)	_____	Credit Card Management brochure (Spanish) (I-17.1*)
_____	September 2 GPA Verification Form (G-4.1)	_____	EdWISE student brochure (I-62*)
_____	Tip Sheet for Students (English and Spanish) (G-180)	_____	Make the Most of Your Free Credit Report brochure (I-39*)
CALIFORNIA CHAFEE GRANTS		_____	Tax Benefits for Higher Education booklet (I-91*)
_____	Application (G-132)	POSTERS AND MISCELLANEOUS	
_____	Brochure (G-331)	_____	College Is Possible flyer (I-10*)
_____	Poster (G-330)	_____	College: Making It Happen™ poster (I-107*)
CHILD DEVELOPMENT GRANTS		VIDEOS	
_____	Application (G-202)	_____	College: Making It Happen (English) (V-19)
_____	Brochure (G-111)	_____	College: Making It Happen (Spanish) (V-22)
LAW ENFORCEMENT DEPENDENTS GRANTS		_____	FAFSA for Students (English) (V-13)
_____	Law Enforcement Personnel Dependents Grants brochure (G-188)	_____	FAFSA for Students (Spanish) (V-24)
_____	Law Enforcement Personnel Dependents Grants poster (G-183)	_____	It’s Your Future (V-5)
FEDERAL LOANS		_____	Money Moves for College Vol. 1: Planning for College (V-16)
_____	Parent PLUS loan brochure (English) (I-44*)	_____	Money Moves for College Vol. 2: Make Your Dreams a Reality (V-17)
_____	Parent PLUS loan brochure (Spanish) (I-44.1*)	_____	Money Moves for College Vol. 3: Budget Today and Save for Tomorrow (V-18)
_____	Private Loans: Get Answers card (I-46*)	_____	Money Moves Jr. (V-20)
_____	Stafford loan brochure (English) (I-45*)	_____	Power of Education (V-10)
_____	Stafford loan brochure (Spanish) (I-45.1*)	_____	Teaching Careers: Make a Difference (English) (V-25)
_____	Teacher loan forgiveness brochure (I-40*)	_____	Teaching Careers: Make a Difference (Spanish) (V-26)

*This can be downloaded at www.edfund.org

SHIPPING INFORMATION

Date of request (allow two weeks for delivery)

Institution name

Code number (colleges: federal code plus 00; high schools: CEEB code plus 00)

Office or person receiving order (optional)

E-mail address

Telephone number

FAX number

Street address (please print street address for UPS delivery)

City

State

Zip code

HOW TO ORDER

ONLINE: www.csac.ca.gov/doc.asp?id=1072 (select "Publications," then "G-411 Forms, Publications and Videos Order Form")
www.edfund.org (select "Forms and Publications")

TELEPHONE: CSAC/EdFund Shipping Center, 916.526.7282

FAX: CSAC/EdFund Shipping Center, 916.526.8838

MAIL: CSAC/EdFund Shipping Center
P.O. Box 419045
Rancho Cordova, CA 95741-9045

- ▶ Your orders may be adjusted, subject to the availability of materials at the time of the request. Large orders are usually in packages of 50.
- ▶ Back orders will be filled as forms are reprinted.
- ▶ For UPS delivery, please print or type the street address. UPS will not deliver to a post office box.
- ▶ Requests may be submitted online, mailed, faxed or phoned into the Shipping Center.

To order the Free Application for Federal Student Aid (FAFSA), please go to www.fsapubs.org or call the U.S. Department of Education at 1.800.433.3243.

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Disclaimer

This publication includes information on federal student aid programs. While the California Student Aid Commission and EdFUND have made every effort to ensure the information is accurate, the U.S. Department of Education has not reviewed this publication. For legal descriptions of state aid programs, see California's Education Code.

Credits

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To-Do List

September-October

- ☐ Attend one of the fall financial aid training workshops presented jointly by the California Student Aid Commission, EdFund and the California Association of Student Financial Aid Administrators.
- ☐ Discuss with your students their college plans and financial aid options.
- ☐ Check out www.calgrants.org, www.csac.ca.gov and www.going2college.org.
- ☐ Order copies of the *Fund Your Future Financial Aid Workbook for Students*, *Fund Your Future* brochure and other free materials using the publications order form inside.
- ☐ Start to plan your financial aid workshop for students and parents.
- ☐ Help your students set up a free e-mail account, if they do not already have one. Remind them that their e-mail address should be appropriate for communicating with colleges, lenders and potential employers.

October-November

- ☐ Have your students apply for a Federal Student Aid PIN at www.pin.ed.gov so they will be able to e-sign the online FAFSA.
- ☐ Remind students to complete and submit their college admissions applications. Many applications are available online.
- ☐ Have your students complete the FAFSA on the Web Worksheet.
- ☐ Help your students research private grants and scholarships provided by local community organizations, businesses and foundations.
- ☐ Start uploading verified GPAs using WebGrants, beginning November 1.

January

- ☐ Encourage students to submit their completed FAFSA at www.fafsa.ed.gov (or on paper) as soon as possible starting January 1.
- ☐ Be sure to submit (or certify) your students' verified Cal Grant GPAs by March 2.
- ☐ Promote the California Cash for College workshops in your area in January or February where students can get free help completing the FAFSA. For dates and locations, go to www.californiacashforcollege.org.
- ☐ Go to www.edfund.org or www.calgrants.org for financial aid checklists for 10th-11th graders, 12th graders and parents.

February-March

- ☐ Be sure students review their Student Aid Report and make corrections, if necessary.

March 2

- ☐ Make sure your students have submitted the FAFSA and their Cal Grant GPA by the March 2 Cal Grant application deadline.
- ☐ Have your students open a WebGrants for Students account at www.csac.ca.gov so that they can track their application and award, if they receive one, online.

April

- ☐ Encourage your students to evaluate their financial aid offers carefully.
- ☐ Keep in mind that Cal Grant award notifications are sent in the spring. Students should contact the Commission if they have not received any communications regarding their Cal Grant application status by April 30.

May

- ☐ Remind your students who are interested in a career or technical education that May 15 is the deadline for returning the Cal Grant C Supplement.

Spring-Summer

- ☐ Submit GPAs for students who are planning to attend a California Community College in the fall and are applying for a Cal Grant by September 2.